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Commonwealth of Massachusetts
Motor Vehicle Insurance - Merit Rating Board

Administrative Procedures for

SAFE DRIVER INSURANCE PLAN

POLICY INQUIRIES

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INSURANCE-MERIT RATING
ADMINISTRATIVE PROCEDURES
FOR SAFE DRIVER INSURANCE/POLICY

TITLE

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MASS KFM 2435. .M687 M3737
MASSACHUSETTS. MOTOR VEHICLE
INSURANCE-MERIT RATING
ADMINISTRATIVE PROCEDURES
FOR SAFE DRIVER INSURANCE/POLICY

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The Commonwealth of Massachusetts

Motor Vehicle Insurance — Merit Rating Board

100 Nashua Street - 6th Floor

Boston, Massachusetts 02114

MARY ANN MULHALL
DIRECTOR
(617) 727-7962

TO: Massachusetts Merit Rating Liaisons

FROM: Mary Ann Mulhall, Director

DATE: October 12, 1990

RE: Changes to Safe Driver Insurance Plan (SDIP) for 1991

I am enclosing changes to *Administrative Procedures for SDIP Policy Inquiries*, changes to *Administrative Procedures for SDIP Claims*, and a summary of the procedures which will be used for rebate of sixth year 1990 surcharges. These changes and procedures are required by recently enacted House Bill 6054 and were included in the decision filed by the Division of Insurance on October 10, 1990.

We are expanding the driver license number from 9 to 25 characters for both SDIP Policy Inquiry Records and SDIP Claim Records. We are requiring more complete name and address data on claim records for policyholders and involved operators with out-of-state driver licenses. These changes will result in more accurate driving records for the Merit Rating Board and will provide compatibility with the electronic link with the National Driver Register (NDR) which is being established by the Registry of Motor Vehicles.

SDIP Policy Inquiries received by the Merit Rating Board after November 23, 1990 must use the enclosed format for the Inquiry File. SDIP Claims received by the Merit Rating Board after December 21, 1990 must use the enclosed format for the Input Claims File. Currently, we are not processing any inquiries, including information only inquiries, with policy effective dates after 1990. Any magnetic tape that contains inquiries with policy effective dates after 1990 will be returned unprocessed to the submitting insurance company.

Changes to Administrative Procedures for SDIP Policy Inquiries

There are two major changes to the Safe Driver Insurance Plan SDIP Step calculation for 1991: SDIP Points will not be assigned to incidents in the sixth year and operators may earn credit points for out-of-state driving experience.

The policy experience period will remain six (6) years in 1991, however, an incident in the sixth year will not be assigned points. An incident in the sixth year will prevent an operator from earning an incident free year.

Insurers will supply two new data elements on the Inquiry Record to indicate an operator's driving experience. One data element, Years Driving Experience, will contain the number of years driving experience determined by the insurer, using the same rules currently used for determining Rating Class. For example, an operator who would be assigned Rating Class 10 would be assigned Years Driving Experience = 06. The Years Driving Experience is the number of years of driving experience in Massachusetts plus the number of years of driving experience before moving to Massachusetts up to a maximum of six years.

The other new data element, Out-of-State Incidents Indicator, will contain Y for "yes" or N for "no" to indicate whether or not the operator had incidents within the five year period immediately preceding the policy effective date in a state other than Massachusetts as determined from the answers to questions on the automobile insurance application. If the answer is "no", the operator may earn credit points for the years of driving experience both in Massachusetts and out-of-state. If the answer is "yes", the operator may only earn credit points from the original date of license as indicated on the Registry of Motor Vehicles License Records.

A summary of changes to *Administrative Procedures for SDIP Policy Inquiries* follows.

1.0 Input Inquiry File. The Operator License Number field number 11, has been expanded from 9 to 25 positions to accommodate out-of-state license numbers. Years Driving Experience, field number 15 and Out-of-State Incidents Indicator, field number 16, have been added to the Inquiry Record. The Inquiry Record size has been expanded to 200 characters. Modifications to the Input Inquiry File, Record and Data Descriptions are enclosed.

2.0 Safe Driver Insurance Plan Statement on Magnetic Tape (Response File). The Input Inquiry Record field number 1, has been expanded from 180 to 200 positions. The RMV License Number, field number 2 has been expanded from 9 to 25 characters. The Response Record size has been expanded from 272 to 312 characters. Data Element Values: MRB Error Codes has been changed to include codes for the two new data elements. Data Element Values: Incident Description has been changed to include out-of-state incidents. Modifications to the Response File, Record and Data Descriptions are enclosed.

3.0 Safe Driver Insurance Plan Statement. The Safe Driver Insurance Plan Statement format will be forwarded when it has been approved by the Commissioner of Insurance.

4.0 Notice to Reinquire Magnetic Tape File. The Operator License Number field number 11 has been expanded from 9 to 25 positions. Years Driving Experience, field number 15 and Out-of-State Incidents Indicator, field number 16, have been added to the Notice to Reinquire Record. The Notice to Reinquire Record size has been expanded to 200 characters. Modifications to the Notice to Reinquire File, Record and Data Descriptions are enclosed.

Changes to Administrative Procedures for SDIP Claims

We are expanding the driver license number from 9 to 25 positions to be compatible with out-of-state licenses. We have added data elements for more complete name and address information for claims submitted on operators and policyholders with out-of-state licenses.

A summary of changes to *Administrative Procedures for SDIP Claims* follows.

1.0 Input Claims File. The policyholder and involved operator license numbers have been expanded from 9 to 25 positions. The policyholder and involved operator data has been expanded to include full name and address data. The Input Claim Record size has been expanded from 240 to 424 characters. Modifications to the Input Claims File, Record and Data Descriptions are enclosed.

2.0 Output Claims File. The Input Claim Record field number 1, has been expanded from 240 to 424 positions. The RMV License Number, field number 4 has been expanded from 9 to 25 positions. The Output Claim Record size has been expanded from 288 to 480 characters. Data Element Values: MRB Error Codes includes new Error Codes for the added data elements. Modifications to the Output Claim File, Record and Data Descriptions are enclosed.

Administrative Procedures for Rebate of 1990 Sixth Year SDIP Surcharges

Rebate of surcharges collected on incidents in the sixth year for 1990 policies is required by House Bill 6054 and is included in the Commissioner's decision. Any operator with a surcharge in the sixth year which was assigned SDIP Points greater than zero would be eligible for a rebate if the operator was assigned to a vehicle. The Merit Rating Board

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Chapter 1
PURPOSE

The purpose of this document is to provide procedures to insurers for reporting policy inquiries to the Merit Rating Board; and for reporting Safe Driver Insurance Plan Statements to policyholders.

These procedures assume that insurer personnel have a thorough understanding of the Safe Driver Insurance Plan Regulation 211 CMR 125.00. Procedures contained in the regulation are not repeated in this document.

A separate document entitled *Administrative Procedures for Safe Driver Insurance Plan Claims* provides procedures to insurers for reporting at-fault accident claims and comprehensive claims to the Merit Rating Board; for notifying the policyholder and involved operator of an at-fault accident claim that is surchargeable under the Safe Driver Insurance Plan; and for notifying the policyholder of any comprehensive claim that is reported to the Merit Rating Board.

The Massachusetts Private Passenger Statistical Plan provides procedures to insurers for reporting Safe Driver Insurance Plan statistical records to the statistical agent designated by the Commissioner of Insurance. The statistical agent is Commonwealth Automobile Reinsurers.

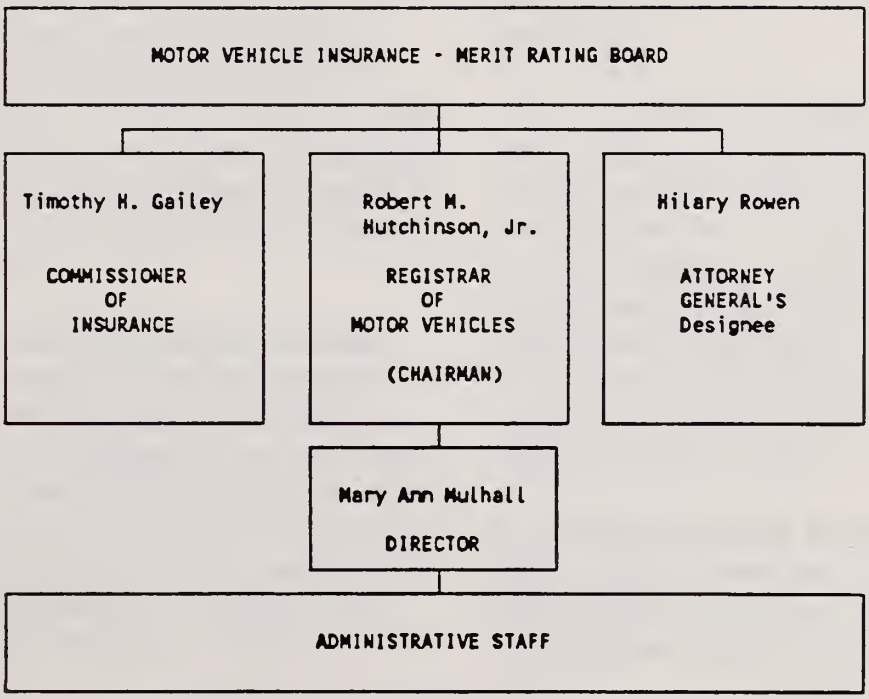
Chapter 2
MOTOR VEHICLE INSURANCE - MERIT RATING BOARD

2.1 Authority

The Motor Vehicle Insurance Merit Rating Board was established by Massachusetts General Law Chapter 6, Section 183 to administer the Safe Driver Insurance Plan. The Safe Driver Insurance Plan is contained in Regulation 211 CMR 125.00.

2.2 Organization

The Merit Rating Board consists of three members: the Registrar of Motor Vehicles who serves as chairman, the Commissioner of Insurance and the Attorney General or his designee. The Merit Rating Board appoints a director who is responsible for the administrative staff.



Motor Vehicle Insurance - Merit Rating Board Organization Chart

2.3 Responsibilities

2.3.1 Motor Vehicle Violation Citations. The Merit Rating Board receives copies of motor vehicle violation citations from the courts and applies the citation to a person's driving history record.

2.3.2 Motor Vehicle Insurance Claims. The Merit Rating Board receives records on magnetic tape of motor vehicle insurance claims from insurers; applies the claim record to the specified person's driving history record; and applies the claim record to the Merit Rating Board's statistical records.

2.3.3 Policy Inquiries. The Merit Rating Board receives records on magnetic tape of policy inquiries from insurers; responds to insurers with Safe Driver Insurance Plan Statements on magnetic tape; applies the policy inquiry to a person's driving history record; and applies the policy inquiry and Safe Driver Insurance Plan Statement to the Merit Rating Board's statistical records.

2.3.4 At-Fault Accident Claim Vacates by Board of Appeal. The Merit Rating Board receives copies of finding and order vacates from the Board of Appeal; reverses the specified claim from a person's driving history record; and applies the reversal to the Merit Rating Board's statistical records.

2.3.5 SDIP Performance Reporting. The Merit Rating Board maintains an SDIP Performance database which consists of Merit Rating Board claim and policy inquiry response records; and statistical premium and loss records from the designated statistical agent - Commonwealth Automobile Reinsurers. Statistical reports are produced for the private passenger automobile insurance rate hearings. Performance reports are produced to measure the performance of the Merit Rating Board, each court and each insurer.

2.3.6 Data Processing. The Merit Rating Board designs and operates the Safe Driver Insurance Plan computer software that is run on the Registry of Motor Vehicles computer.

2.3.7 Consumer Service. The Merit Rating Board maintains a telephone and walk-in service for any consumer with a question or complaint about a driving history record; and corrects any errors in a driving history record. The Merit Rating Board will provide to any consumer a hard copy of his driving history record for a fee.

2.3.8 SDIP On-Line Service. The Merit Rating Board provides an on-line service to insurance companies and agencies which transmits over

2.3 Responsibilities *(continued)*

communication lines driving history information from the RMV/MRB database to the data display screen of a personal computer or terminal located at a user site.

Chapter 3
POLICY INQUIRIES THAT MUST BE REPORTED TO MERIT RATING BOARD

3.1 Policies
A policy inquiry for any policy subject to the Safe Driver Insurance Plan must be reported to the Merit Rating Board. A policy with a policy effective date on or after 01-01-90 is subject to the Safe Driver Insurance Plan if it provides Bodily Injury to Others Coverage (Part 1), Personal Injury Protection Coverage (Part 2), Property Damage Liability Coverage (Part 4) or Collision Coverage (Part 7) for one or more vehicles subject to the Safe Driver Insurance Plan. A vehicle is subject to the Safe Driver Insurance Plan if it is registered in Massachusetts and if it belongs to one of the private passenger vehicle classes listed in the Massachusetts Private Passenger Statistical Plan.

3.2 New Policies
Insurers must report a policy inquiry to the Merit Rating Board for a new policy no earlier than forty-five (45) days before the first day of the month of the effective date of the policy and no later than fifteen (15) days after the date the policy is issued.

3.3 Renewal Policies
Insurers must report a policy inquiry to the Merit Rating Board for a renewal policy no earlier than seventy-five (75) days before the first day of the month of the effective date of the policy and early enough so that the Safe Driver Insurance Plan Statement produced by the Merit Rating Board can be reported to the policyholder when the policy is issued.

3.4 Change In Listed Operators
Insurers must report a policy inquiry to the Merit Rating Board if an operator is added to the policy within the first two hundred forty-five (245) days of the policy term. Insurers must report a policy inquiry to the Merit

3.4 Change In Listed Operators *(continued)*

Rating Board if an operator dropped from the policy within the first two hundred forty-five days of the policy term results in a change in the Operator SDIP Step assigned to any vehicle covered by the policy. The change in listed operators policy inquiry must be reported to the Merit Rating Board no earlier than forty-five (45) days before the first day of the month of the endorsement effective date and no later than fifteen (15) days after the endorsement effective date.

3.5 Add Collision Coverage

Insurers must report a policy inquiry to the Merit Rating Board when full collision coverage is added to a policy effective on or after 01-01-90 that previously had no full collision coverage. The add collision coverage policy must be reported to the Merit Rating Board no earlier than forty-five (45) days before the first day of the month of the endorsement effective date and no later than fifteen (15) days after the endorsement effective date.

3.6 Add Property Damage Liability Coverage

Insurers must report a policy inquiry to the Merit Rating Board when property damage liability coverage is added to a policy that previously had no property damage liability coverage. The add property damage liability coverage policy inquiry must be reported to the Merit Rating Board no earlier than forty-five (45) days before the first day of the month of the endorsement effective date and no later than fifteen (15) days after the endorsement effective date.

3.7 Reinstatement

Insurers must report a policy inquiry to the Merit Rating Board for a policy reinstatement if the reinstatement results in a change in the Operator SDIP Step assigned to any vehicle covered by the policy. The reinstatement policy must be reported to the Merit Rating Board no earlier than forty-five (45) days before the first day of the month of the reinstatement effective date and no later than fifteen (15) days after the reinstatement effective date. *The reinstatement policy inquiry should not be used if the policy number, policy effective date or policy expiration date is changed from the original policy inquiry.*

3.8 Notice to Reinquire

Insurers must report a policy inquiry to the Merit Rating Board within thirty (30) days after receipt of a Notice to Reinquire.

Chapter 4
REPORTING POLICY INQUIRIES TO MERIT RATING BOARD ON MAGNETIC TAPE

4.1 Inquiry File

Policy inquiries are reported to the Merit Rating Board on a magnetic tape file called the Inquiry File. Each record on the Inquiry File represents one operator listed on a policy. Policy inquiries for multiple insurance companies and for all inquiry transaction types may be reported to the Merit Rating Board on the same magnetic tape file. The Inquiry File should contain no more than one hundred thousand (100,000) records. The Inquiry File, Record and Data Descriptions are in Appendix A.

4.2 Control Log

A Control Log must be submitted with the Inquiry File for each insurer with policy inquiries on the Inquiry File. The format of the Control Log is in Appendix B. Upon receipt of an Inquiry File, the Merit Rating Board stamps the Control Log with the date received and files it with other Control Logs received on that day. The Merit Rating Board applies the Inquiry File to the RMV/MRB database on the date received or on the next business day. The Safe Driver Insurance Plan Statement Response File and the Inquiry Response System Company Report are created at the time of database update. These outputs produced by the Merit Rating Board are returned immediately to the insurer's representative named on the Control Log along with a photocopy of the Control Log.

4.3 Scratch Magnetic Tape

A scratch magnetic tape must be submitted with each Inquiry File to be used for the Response File which contains Safe Driver Insurance Plan Statements produced by the Merit Rating Board.

4.4 Policy Identification

The policy identification on a policy inquiry record must be exactly the same as the policy identification for the corresponding statistical premium records and loss records for a policy that are reported to the designated statistical agent - Commonwealth Automobile Reinsurers; and must be exactly the same as the policy identification on claim records that are reported to the Merit Rating Board. The policy identification consists of insurance company code, the first sixteen characters of the policy number and policy effective date.

4.5 Listed Operators

Insurers must submit the driver license number, name and date of birth exactly as printed on the driver license for each operator listed on the policy. The license state code must be "MA" for a Massachusetts issued permanent driver license, temporary driver license or driver license permit. If any listed operator does not have a Massachusetts issued driver license, the license state code must be as defined in Data Element Values for the State Code in Appendix A. The Merit Rating Board Safe Driver Insurance Plan computer system compares the operator identification for each Massachusetts issued driver license with the Registry of Motor Vehicles license records. The license number of an inquiry record must exactly match the license number on a Registry of Motor Vehicles license record. At least three of the first five characters of the last name on an Inquiry Record must be the same as the last name associated with the matching license number on the Registry of Motor Vehicles license record. At least two of the three elements (month, day, year) in the date of birth on an Inquiry Record must be the same as the date of birth associated with the matching license number on the Registry of Motor Vehicles license record.

A deferred operator on a policy should be indicated by the insurer with an asterisk (*) in position ten of the operator surname. A deferred operator is a listed operator whose Operator SDIP Step will not be assigned to any vehicle on the inquiring policy because this operator is the principal operator of a vehicle covered by another policy.

4.6 Inquiry Transaction Types

The Inquiry Transaction Type identifies the policy activity that is being reported to the Merit Rating Board. Data requirements for each Inquiry Transaction Type are contained in Appendix C.

4.6 Inquiry Transaction Types *(continued)*

4.6.1 New Business Inquiry - Transaction Type 1. The New Business Inquiry must be used to report a new policy to the Merit Rating Board. One New Business Inquiry Record must be submitted for each operator listed on the policy. The transaction date in each New Business Inquiry Record must be the same as the policy effective date.

4.6.2 Renewal Inquiry - Transaction Type 2. The Renewal Inquiry must be used to report a renewal policy to the Merit Rating Board. One Renewal Inquiry Record must be submitted for each operator listed on the policy. The transaction effective date in each Renewal Inquiry Record must be the same as the policy effective date.

4.6.3 Change Listed Operator Inquiry - Transaction Type 3. The Change Listed Operator Inquiry must be used to report any change in listed operators that were previously reported on a New Business or a Renewal Inquiry. One Change Listed Operator Inquiry Record must be submitted for each operator listed on the policy as of the transaction effective date. The transaction effective date in each Change Listed Operator Inquiry Record may be the same or later than the policy effective date; however, the same transaction effective date must be used in each Change Listed Operator Inquiry Record for one policy inquiry. *The Change Listed Operator Inquiry may be used to report the addition of listed operators or the deletion of listed operators.*

4.6.4 Add Collision Coverage Inquiry - Transaction Type 4. The Add Collision Coverage Inquiry must be used to report a policy to the Merit Rating Board when full collision coverage is added to a policy effective on or after 01-01-90. One Add Collision Coverage Inquiry Record must be submitted for each operator listed on the policy as of the transaction effective date. The transaction effective date in each Add Collision Coverage Inquiry Record may be the same or later than the policy effective date; however, the same transaction effective date must be used in each Add Collision Coverage Inquiry Record for one policy inquiry.

4.6.5 Add Property Damage Liability Coverage Inquiry - Transaction Type 5. The Add Property Damage Liability Coverage Inquiry must be used to report a policy to the Merit Rating Board when property damage liability coverage is added to the policy. One Add Property Damage Liability Coverage Inquiry Record must be submitted for each operator listed on the policy as of the transaction effective date. The transaction effective date in each

4.6 Inquiry Transaction Types *(continued)*

Add Property Damage Liability Coverage Inquiry Record may be the same or later than the policy effective date; however, the same transaction effective date must be used in each Add Property Damage Liability Inquiry Record for one policy inquiry.

4.6.6 Reinstatement Inquiry - No Change in Policy Identification - Transaction Type 6. The Reinstatement Inquiry may be used to report a policy to the Merit Rating Board when a policy is reinstated provided that there is no change to the policy number, policy effective date or policy expiration date. If the insurer reports a reinstatement to the Merit Rating Board, one Reinstatement Inquiry Record must be submitted for each operator listed on the policy as of the transaction effective date. The transaction effective date in each Reinstatement Inquiry Record may be the same or later than the policy effective date; however, the same transaction effective date must be used in each Reinstatement Inquiry Record for one policy inquiry.

4.6.7 Information Only Inquiry - Transaction Type 9. The Information Only Inquiry may be used by insurers to obtain driving history information of any operators from the Merit Rating Board. The transaction effective date in each Information Only Inquiry Record must be the same as the policy effective date. *The Safe Driver Insurance Plan Statement obtained as the result of an Information Only Inquiry is not an authorized Safe Driver Insurance Plan Statement and must not be used to notify a policyholder of any Safe Driver Insurance Plan Premium Surcharge or Credit.*

4.6.8 Notice to Reinquire. A policy inquiry must be reported to the Merit Rating Board in response to a Notice to Reinquire issued by the Merit Rating Board. The Inquiry Transaction Type for a policy inquiry in response to a Notice to Reinquire should be the same as the Inquiry Transaction Type of the most recent policy inquiry accepted by the Merit Rating Board. One Inquiry Record must be submitted for each listed operator.

Chapter 5
OUTPUTS PRODUCED BY THE MERIT RATING BOARD

5.1 Inquiry Response System Company Report

The Merit Rating Board produces for each company with records on an Inquiry File a one-page report of all responses produced for inquiries in that submission. A report description for this report is in Appendix D. The report has two parts: part 1 at the top of the page contains record counts for Inquiry Records submitted by the insurer and Response Records produced by the Merit Rating Board; part 2 at the bottom of the page contains a summary of errors found in the rejected Inquiry Records. Each error code and message is explained in Data Element Values: MRB Error Code in Appendix E.

5.2 Safe Driver Insurance Plan Statements on Magnetic Tape (Response File)

The Merit Rating Board produces a Safe Driver Insurance Plan (SDIP) Statement Response File for each Inquiry File. Each Response Record contains RMV license data, the MRB edition number and process date, Operator SDIP Step, error codes, surchargeable incident data, credit points and credit experience date appended to a copy of the Inquiry Record. If the Inquiry Record was accepted by the Merit Rating Board, the Operator SDIP Step of the corresponding Response Record(s) contains a value from 09, the lowest SDIP Step, to 35, the highest SDIP Step. The Response File, Record and Data Descriptions are in Appendix E.

5.2.1 Operators With No Surchargeable Incidents. The Response File contains one record for each operator (Inquiry Record) with no surchargeable incidents. The incident data elements are blank.

5.2.2 Operators With Surchargeable Incidents. The Response File contains one record for each surchargeable incident for an operator with one or more surchargeable incidents. The incident data identifies the surchargeable incident. The RMV

5.2 Safe Driver Insurance Plan Statements on Magnetic Tape (Response File) *(continued)*

license data, Operator SDIP Step, credit points and credit experience date are the same on all Response Records for an operator.

5.2.3 Operators With Errors. The Response File contains one record for each operator (Inquiry Record) which was rejected by the Merit Rating Board. The Response Record contains an Operator SDIP Step equal to E0 and one to five MRB Error Codes. Each MRB Error Code identifies a field with an error.

5.3 Notice to Reinquire

The Merit Rating Board produces a Notice to Reinquire at the end of each month for each operator that meets all of the following three conditions: the operator's SDIP Step has changed during the month from the SDIP Step reported on a prior inquiry; surchargeable incidents were reported on the prior policy inquiry; and the policy of the prior inquiry has at least three months remaining in the policy term.

5.3.1 Notice to Reinquire System Company Report. The Merit Rating Board produces a Notice to Reinquire System Company Report for each insurer. The report contains one line for each operator for which a Notice to Reinquire is produced. A report description of this report is in Appendix H.

5.3.2 Notice to Reinquire on Magnetic Tape (optional). An insurer may receive Notices to Reinquire on magnetic tape instead of the Notice to Reinquire System Company Report. The Notice to Reinquire magnetic tape file contains one record for each operator that generated a Notice to Reinquire. The Notice to Reinquire File, Record and Data Descriptions are in Appendix I. Insurers who choose this magnetic tape option must send a scratch magnetic tape to be used for the Notice to Reinquire File.

Chapter 6
CORRECTING A REJECTED POLICY INQUIRY

6.1 Rejected Inquiry Record

An Inquiry Record rejected by the Merit Rating Board is returned on a Response Record with Operator SDIP Step = "E0" and is included in the ERROR column on the Inquiry Response System Company Report. The errors of one operator do not affect the Operator SDIP Step of other operators listed on the same policy who do not have errors. The correct Safe Driver Insurance Plan Surcharge or Credit cannot be applied to a policy if any operator has an Operator SDIP Step = E0; therefore, the insurer must not use a Safe Driver Insurance Plan Statement produced on magnetic tape by the Merit Rating Board to notify the policyholder of any Safe Driver Insurance Plan Surcharge or Credit if any operator listed on the policy has Operator SDIP Step = "E0".

6.2 Resubmitting a Rejected Inquiry Record

An Inquiry Record rejected by the Merit Rating Board should be corrected by the insurer and resubmitted with Inquiry Records for all operators listed on the policy. This resubmission may be included on the same magnetic tape file with any other policy inquiries.

6.3 Error Codes

An Inquiry Record rejected by the Merit Rating Board contains up to five (5) error codes on the corresponding Response Record. Each error code identifies a data element in error. Each error code is explained in Data Element Values for the MRB Error Code in Appendix E.

6.4 Correcting Operator Identification Errors

6.4.1 Registry of Motor Vehicles License Data in Response Record. The Merit Rating Board returns data from the Registry of Motor Vehicles License Record in the Response Record. See Data Element Definitions for the Response Record in Appendix E.

The RMV License Number is the license number submitted in the Inquiry Record or the current license number for a person whose license number has been changed from the license number submitted on the Inquiry Record. The RMV Date of Birth is the Date of Birth on the License Record associated with the RMV License Number. The RMV Name is the first five (5) characters of the last name on the License Record associated with the RMV License Number. The Registry of Motor Vehicles license data may be helpful to insurers in correcting errors in the operator identification. However, the insurer should realize that if a mistake was made in the license number submitted, the RMV License Number, RMV Date of Birth and RMV Name would be for a person who is not really listed on the policy.

6.4.2 Request for Driver License Photocopy. If the insurer cannot correct an operator identification error from its own records, the insurer should request a photocopy of the operator's driver license using the Request for Driver License Photocopy format in Appendix F. The insurer may use an alternate format for the Request for Driver License Photocopy provided that all of the data elements shown on the form in Appendix F are included on the insurer's alternate form. This request should be sent to the policyholder with a return envelope addressed to the insurer.

If the photocopy of the operator's driver license indicates that the insurer records are incorrect, the insurer records should be corrected and the inquiry record with the corrected operator identification should be resubmitted to the Merit Rating Board. One inquiry record must be submitted for each operator listed on the policy.

6.4.3 Merit Rating Board Research of Operator Identification Errors. The Merit Rating Board will research operator identification errors that the insurer cannot correct from the operator's driver license photocopy. The insurer should send the Request for Driver License Photocopy and the driver license photocopy received from the policyholder in a batch with a Control Log With Driver License Photocopies. Appendix G contains the format of the Control Log With Driver License Photocopies.

Chapter 7
NOTIFYING THE POLICYHOLDER

7.1 Safe Driver Insurance Plan Statement

Each insurer must send any policyholder with one or more vehicles not assigned Operator SDIP Step 9 for Bodily Injury to Others Coverage (Part 1), Personal Injury Protection Coverage (Part 2), Property Damage Liability Coverage (Part 4) or Collision Coverage (Part 7) a Safe Driver Insurance Plan Statement. The format in Appendix J must be used unless an alternate format is approved in writing by the Commissioner of Insurance. The examples in Appendix J show that the new statement presents the Operator SDIP Step as the result of adding surcharge points to the Starting Step value and then subtracting the credit points. Data Element Definitions for the Safe Driver Insurance Plan Statement are in Appendix J. The policy information, operator information, Operator SDIP Step and Driving History Information on the Safe Driver Insurance Plan Statement must be exactly the same as the corresponding data from the magnetic tape Response Record(s) produced by the Merit Rating Board.

The Safe Driver Insurance Plan Statement may not be used for any policy effective before 1990. Appendix L contains procedures for these policies.

7.1.1 Reporting New Policies. The Safe Driver Insurance Plan Statement must be delivered to the policyholder within forty-five (45) calendar days after the policy is issued.

7.1.2 Reporting Renewal Policies. The Safe Driver Insurance Plan Statement must be delivered to the policyholder at the same time the policy is issued. The Safe Driver Insurance Plan Statement and the Coverage Selections Page need not be mailed together; but the Safe Driver Insurance Plan Statement must be mailed to arrive on or before the date the Coverage Selections Page arrives.

7.1 Safe Driver Insurance Plan Statement *(continued)*

7.1.3 Reporting Endorsements to Change Listed Operators. The Safe Driver Insurance Plan Statement must be delivered to the policyholder within forty-five (45) calendar days of the endorsement effective date.

7.1.4 Reporting Endorsements to Add Collision Coverage. The Safe Driver Insurance Plan Statement must be delivered to the policyholder within forty-five (45) calendar days of the endorsement effective date, if the endorsement applies to a policy effective on or after 01-01-90.

7.1.5 Reporting Endorsements to Add Property Damage Liability Coverage. The Safe Driver Insurance Plan Statement must be delivered to the policyholder within forty-five (45) calendar days of the endorsement effective date.

7.1.6 Reporting Reinstatements. The Safe Driver Insurance Plan Statement must be delivered to the policyholder within forty-five (45) calendar days of the reinstatement effective date.

7.1.7 Reporting Reinquiries. If a reinquiry results in any change to the Safe Driver Insurance Plan Premium Adjustment or Safe Driver Credit that is applied to any vehicle, the Safe Driver Insurance Plan Statement must be delivered to the policyholder at the same time as the invoice.

7.1.8 Restriction. An insurer may not assess the policyholder a fee or service charge of any kind for producing or mailing the Safe Driver Insurance Plan Statement.

7.1.9 Optional Data. The insurer may print the policyholder name and mailing address or agent name and mailing address on the Safe Driver Insurance Plan Statement in a place which will enable the use of a window envelope.

7.2 Coverage Selections Page

Each insurer must show the result of applying any Safe Driver Credit and any Safe Driver Insurance Plan Premium Adjustment on the Coverage Selections Page sent to the policyholder. Procedures for applying the Safe Driver Credits and Safe Driver Insurance Plan premium adjustments are contained in the Safe Driver Insurance Plan Regulation 211 CMR 125.12. Appendix K contains the Coverage Selections Page format approved by the Commissioner of Insurance.

7.2 Coverage Selections Page *(continued)*

7.2.1 Reporting New Policies. A Coverage Selections Page which shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days of issuing the policy. If the first Coverage Selections Page sent to the policyholder for a new policy does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

7.2.2 Reporting Renewal Policies. The first Coverage Selections Page sent to the policyholder must show the result of applying any Safe Driver Insurance Plan surcharge or credit unless the Merit Rating Board has responded to a policy inquiry sent thirty (30) days or more before the policy effective date that the operator information for one or more listed operators matches no record in the Registry of Motor Vehicles Driver License File. If the first Coverage Selections Page sent to the policyholder for a renewal policy does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

WE HAVE BEEN UNABLE TO OBTAIN SAFE DRIVER INSURANCE PLAN INFORMATION. THE LICENSE NUMBER, SURNAME AND DATE OF BIRTH FOR AT LEAST ONE OPERATOR MATCHES NO RECORD IN THE REGISTRY OF MOTOR VEHICLES DRIVER LICENSE FILE.

Insurers must not use the message shown in paragraphs 7.2.1, 7.2.3, 7.2.4, 7.2.5 and 7.2.6 for any renewal policy.

7.2.3 Reporting Endorsements to Change Listed Operators. A Coverage Selections Page which shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the endorsement effective date. If a Coverage Selections Page sent to the policyholder for an endorsement to change listed operators does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

7.2 Coverage Selections Page *(continued)*

IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

7.2.4 Reporting Endorsements to Add Collision Coverage. A Coverage Selections Page which shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the endorsement effective date. If a Coverage Selections Page sent to the policyholder for an endorsement to add collision coverage does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

7.2.5 Reporting Endorsements to Add Property Damage Liability Coverage. A Coverage Selections Page which shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the endorsement effective date. If a Coverage Selections Page sent to the policyholder for an endorsement to add property damage liability coverage does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

7.2.6 Reporting Reinstatements. A Coverage Selections Page which shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the endorsement effective date. If a Coverage Selections Page sent to the policyholder for an endorsement to add property damage liability coverage does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

7.2 Coverage Selections Page *(continued)*

7.2.7 Reporting Reinquiries. A Coverage Selections Page which shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within thirty (30) days of the MRB Response Record process date if the application of the Operator SDIP Step results in a change in the Safe Driver Insurance Plan surcharge or credit.

Chapter 8
DETERMINING AN OPERATOR'S SDIP STEP

8.1 Operator SDIP Step. The Safe Driver Insurance Plan for 1990 assigns each operator listed on a policy an operator SDIP Step based on the operator's driving record. Each operator starts with an operator SDIP step value of 15. Surcharge points for surchargeable incidents in the policy experience period are added to the starting step value; and then credit points earned by the operator are subtracted. One (1) credit point is earned by the operator for each incident-free year within the policy experience period. Credit points may also include points forgiven by a Clean Slate Rule which applies to operators who have a three (3) year period of incident-free driving since 01-01-87. An operator who does not have a valid Massachusetts driver's license does not earn credit points.

8.2 Operator SDIP Step Range. For policy year 1990 the operator SDIP step range is 9 to 35. The minimum operator SDIP step, best credit, is 9; the maximum operator SDIP step is 35.

8.3 Experience Period. The experience period of a policy for 1990 is the six (6) year period immediately preceding the policy effective date. The experience period is expected to increase by one (1) year for each future policy year.

8.4 Points by Surchargeable Incident Classification. An operator is assigned points for each surchargeable incident within the policy experience period. The number of points assigned for each incident is determined by the incident classification as follows:

- Minor Traffic Law Violation — 2 points
- Minor At-Fault Accident — 3 points
- Major At-Fault Accident — 4 points
- Major Traffic Law Violation — 5 points

8.4 Points by Surchargeable Incident Classification *(continued)*
Surchargeable incidents and incident classifications are defined in the Safe Driver Insurance Plan Regulation 211 CMR 125.00 Section 125.10 (4) and Appendix A. In special situations, which are defined below, surchargeable incidents are forgiven.

8.5 Surchargeable Incidents that are Forgiven. A surchargeable incident may be forgiven, which means setting incident points = 0 for any of the following three reasons:

(1) The surchargeable incident is an at-fault accident with incident date before 01-01-84 and the operator has no other at-fault accident in the experience period of the inquiring policy and there is at least one year from the surcharge date of the at-fault accident to the policy effective date.
(2) The surchargeable incident was paid under the Merit Rating Plan.
(3) The surchargeable incident is the first traffic law violation in the experience period of the inquiring policy, is a Minor Traffic Law Violation and is not criminal.

A surchargeable incident that is forgiven does prevent an Incident-Free Year for the 1-year period in which the surcharge date is recorded.

8.6 Multiple Surcharged Incidents. If an operator has two or more surchargeable incidents which resulted from the same incident, only one - the one with the highest maximum points - is used in determining the Operator SDIP Step.

8.7 Credit Points for Incident-Free Years. An operator earns one (1) credit point for each incident-free year within the experience period. An incident-free year is any of the series of one-year periods immediately preceding the policy effective date and within the experience period of the policy for which the operator had no surchargeable incidents and for which the operator had a valid Massachusetts driver's license.

8.8 Credit Points for Three Year Clean Slate Rule. An operator is assigned credit points to reduce the operator's SDIP step to 14 if all of the following are true:

- the operator has a three year period of incident free driving within the policy experience period;

8.8 Credit Points for Three Year Clean Slate Rule *(continued)*

- the three year period occurs after 01-01-87;
- the operator had a valid Massachusetts driver's license for the entire three year incident-free period; and
- the operator's SDIP step at the end of the incident-free period would be greater than 14.

Points for surchargeable incidents within the policy experience period which have surcharge dates that are recorded after this three year incident-free period are added to 14.

APPENDICES

Appendix A
INQUIRY FILE, RECORD AND DATA DESCRIPTIONS

Inquiry File Specification

Media: IBM 3480 compatible data cartridge
or 9-track 6250 bpi magnetic tape
Character set: EBCDIC
Labels: IBM Standard
HDR1 File Identifier/Data Set Identifier: "INQUIRY"
Record Format: Fixed Block
Record Length: 200 characters
Records per Block: 90
Block Size: 18,000 characters

This file should be submitted to the Merit Rating Board sorted in ascending sequence by Insurance Company Code, Policy Number, Policy Effective Year, Policy Effective Month, Policy Effective Day, Operator License Number, Operator License State, Operator Surname and Operator Date of Birth.

Inquiry Record Description

Field Number	Location From	To	Size	Picture	Description
1	1	3	3	X(3)	Insurance Company Code
2	4	19	16	X(16)	Policy Number
3	20	23	4	X(4)	Policy Number Company Use
4	24	29	6	X(6)	Policy Effective Date
5	30	35	6	X(6)	Policy Expiration Date
6	36	38	3	X(3)	Premium Town
7	39	39	1	X	Market Indicator
8	40	40	1	X	Coverage Code
9	41	41	1	X	Transaction Inquiry Type
10	42	47	6	X(6)	Transaction Effective Date
11	48	72	25	X(25)	Operator License Number
12	73	74	2	XX	Operator License State Code
13	75	84	10	X(10)	Operator Surname
14	85	90	6	X(6)	Operator Date of Birth
15	91	92	2	XX	Years Driving Experience
16	93	93	1	X	Out-of-State Incidents Indicator
17	94	100	7	X(7)	Filler
18	101	200	100	X(100)	Insurance Company Use

Inquiry Record Data Element Definitions

Field
Number

1 **Insurance Company Code.** Enter the three-digit numeric code assigned to the insurance company by the Commonwealth Automobile Reinsurers.

2 **Policy Number.** Enter the policy number by which this policy may be referenced in the insurance company files. Use only significant alpha or numeric digits left justified with no blanks between significant digits.

3 **Policy Number-Company Use.** This field is for company use only and may be blanks, zeroes or may contain any alpha or numeric combinations. Packed decimal numeric data generated under IBM-compatible operating software will be returned in the Response Record exactly as it was submitted by the insurer.

4 **Policy Effective Date.** Enter the effective month, day, and year of the policy, MMDDYY.

5 **Policy Expiration Date.** Enter the expiration month, day, and year of the policy, MMDDYY.

6 **Premium Town.** Enter the three digit numeric code for the town which is the place of principal garaging (i.e., rating town). If the vehicle is not principally garaged in Massachusetts, use the appropriate Out-of-State Premium Town Code. Refer to the Massachusetts Private Passenger Statistical Plan Coding Section for the table of Premium Town Codes.

7 **Market Indicator.** Enter "V" for voluntary or not ceded business. Enter "F" for ceded business.

8 **Coverage Code.** Enter "1" for property damage liability mandatory coverage; enter "2" for full collision only coverage; enter "3" for property damage liability mandatory coverage plus full collision coverage.

Inquiry Record Data Element Definitions *(continued)*

Field
Number

9 **Transaction Inquiry Type.** Enter "1" for a New Business Inquiry; "2" for a Renewal Inquiry; "3" for a Change Operator Inquiry; "4" for an Add Full Collision Inquiry; "5" for an Add PD Liability Coverage Inquiry; "6" for a Reinstatement Inquiry; "9" for an Information Only Inquiry. Transaction Inquiry Types 1, 2, 3, 4, 5 and 6 are authorized inquiries.

10 **Transaction Effective Date.** Enter the Policy Effective Date for a New Business, Renewal or Information Only Inquiry. Enter the effective date of the endorsement for a Change Operator, Add Collision, or Add PD Liability Inquiry. Enter the effective date of the reinstatement for a Reinstatement Inquiry.

11 **Operator License Number.** Enter the driver license number exactly as it appears on the operator's driver license. The driver license number should be left justified with spaces on the right. If the operator has no driver license, enter "NOLICENSE".

12 **Operator License State Code.** Enter the United States Postal Service Code of the state that issued the operator's driver license. Data Element Values for the State Code are included in this Appendix. If the Operator License Number field contains "NOLICENSE", enter "XX".

13 **Operator Surname.** Enter the first 10 characters of the operator surname exactly as it appears on the operator's driver license. Left justify omitting spaces and punctuation such as periods, apostrophes and commas. If the operator surname contains fewer than 10 characters enter only the surname; do not enter the operator's first name in this data element. If the operator has no driver license, enter the surname as it appears on the operator's birth certificate or marriage license. *A deferred operator, indicated by an asterisk (*) in the tenth position of the operator surname is company use information. The Merit*

Inquiry Record Data Element Definitions *(continued)*

Field
Number

13 **Operator Surname** *(continued) Rating Board cannot determine whether an operator has another active policy on which an Operator SDIP Step has been reported for the current policy year.*

14 **Operator Date of Birth.** Enter the date of birth exactly as it appears on the operator's driver license. If the operator has no driver license, enter the date of birth exactly as it appears on the operator's birth certificate.

15 **Years Driving Experience.** Enter the number of years of driving experience from 00 to 06 to indicate the number of full years of driving experience the operator had within the six-year period immediately preceding the policy effective date. Use the same rules for determining the years of driving experience as are currently used for determining the Rating Class. For example, an operator who would be assigned a Rating Class 10 would be assigned Years Driving Experience 06. This field may be left blank if the operator has had no driving experience outside of Massachusetts because the operator will always earn credit points from the original date of license on the Registry of Motor Vehicles License Records.

16 **Out-of-State Incidents Indicator.** Enter Y for "yes" or N for "no" to indicate whether or not the operator had incidents within the five year period immediately preceding the policy effective date in a state other than Massachusetts as determined from the answers to questions on the automobile insurance application. Leave blank if unknown. If Out-of-State Incidents Indicator = Y or blank, the operator only will earn credit points from the original date of license on the Registry of Motor Vehicles License Records.

17 **Filler.** This space is reserved for future use.

18 **Insurance Company Use.** This space is for company use only. Packed decimal numeric data generated under IBM-compatible operating software will be returned in the Response Record exactly as it was submitted by the insurer.

Data Element Values: State Code

Alabama	AL	Montana	MT
Alaska	AK	Nebrask	NE
Arizona	AZ	Nevada	NV
Arkansas	AR	New Hampshire	NH
California	CA	New Jersey	NJ
Colorado	CO	New Mexico	NM
Connecticut	CT	New York	NY
Delaware	DE	North Carolina	NC
D.C.	DC	North Dakota	ND
Florida	FL	Ohio	OH
Georgia	GA	Oklahoma	OK
Hawaii	HI	Oregon	OR
Idaho	ID	Pennsylvania	PA
Illinois	IL	Rhode Island	RI
Indiana	IN	South Carolina	SC
Iowa	IA	South Dakota	SD
Kansas	KS	Tennessee	TN
Kentucky	KY	Texas	TX
Louisiana	LA	Utah	UT
Maine	ME	Vermont	VT
Maryland	MD	Virginia	VA
Massachusetts	MA	Washington	WA
Michigan	MI	West Virginia	WV
Minnesota	MN	Wisconsin	WI
Mississippi	MS	Wyoming	WY
Missouri	MO		

Special State Codes:

1. Foreign Licenses: FR
2. Person has no driver's license: XX. If this special state code is submitted on the Inquiry Record as the license state code of an operator, the Operator License Number must be NOLICENSE.

Appendix B
CONTROL LOG WITH MAGNETIC TAPE (POLICY INQUIRIES)

MERIT RATING BOARD
CONTROL LOG WITH MAGNETIC TAPE
(Policy Inquiries)

(for Merit Rating Board use only)
Date and Time Received

Date Sent to MRB: _____

(Company/Servicer Name)
(Address)
(City State Zip)

(Contact Person Name)
(Address)
(City State Zip)
(Contact Telephone Number)

Inquiry File
"INQUIRY" _____
(Volume Serial Number)

Date Sent to RMV: _____

Date Received from RMV: _____

Response File
"RESPONSE" _____
(Volume Serial Number)

Date Returned
to Company/Servicer: _____

DESCRIPTION	NUMBER OF POLICY INQUIRIES SUBMITTED
COMPANY CODE: _____	
New Business Inquiry Type 1	_____
Renewal Inquiry Type 2	_____
Change Operator Inquiry Type 3	_____
Add Collision Inquiry Type 4	_____
Add PD Liability Inquiry Type 5	_____
Reinstatement Inquiry Type 6	_____
Information Only Inquiry Type 9	_____
TOTAL ALL POLICY INQUIRIES	_____

Appendix C
INQUIRY RECORD DATA REQUIREMENTS BY TRANSACTION INQUIRY TYPE

Field Number	Description	Transaction Inquiry Type Magnetic Tape 1	2	3	4	5	6	9
1	Insurance Company Code	R	R	R	R	R	R	R
2	Policy Number	R	R	R	R	R	R	R
3	Policy Number - Company Use	N	N	N	N	N	N	N
4	Policy Effective Date	R	R	R	R	R	R	R
5	Policy Expiration Date	R	R	R	R	R	R	R
6	Premium Town	R	R	R	R	R	R	R
7	Market Indicator	R	R	R	R	R	R	R
8	Coverage Code	R	R	R	R	R	R	R
9	Transaction Inquiry Type	R	R	R	R	R	R	R
10	Transaction Effective Date	R	R	R	R	R	R	R
11	Operator License Number	R	R	R	R	R	R	R
12	Operator License State	R	R	R	R	R	R	R
13	Operator Surname	R	R	R	R	R	R	R
14	Operator Date of Birth	R	R	R	R	R	R	R
15	Filler							
16	Insurance Company Use	N	N	N	N	N	N	N

FOOTNOTES

R = Required Data Element
N = Not Required

A policy inquiry with Transaction Inquiry Type "4" (Add Full Collision Coverage) is rejected if the policy effective date is before 01-01-90.

Appendix D
INQUIRY RESPONSE SYSTEM COMPANY REPORT

Inquiry Response System Company Report Description

INQUIRY TAPE VSN. This report header field identifies the Volume Serial Number of the Inquiry File submitted by the insurer.

RESPONSE TAPE VSN. This report header field identifies the Volume Serial Number of the Response File produced on the insurer's scratch magnetic tape.

INSURANCE COMPANY. This subtitle identifies the insurer whose inquiries and responses are reported on this page.

DESCRIPTION. This column identifies what is being counted on a report line.

RECORDS TOTAL. This line contains record counts. Each Eff Year line contains record counts for a policy effective year.

OPERATORS TOTAL. This line contains policy operator counts. Subordinate lines contain policy operator counts by license suspended/revoked condition.

INQUIRIES TAPE. This line contains record counts. Subordinate lines contain record counts by Inquiry Transaction Type.

ERROR RECORDS. This line contains record counts for rejected policy inquiries.

NUMBER INPUT RECORDS. This column contains the number of Inquiry Records or policy operators for the report line.

MAXIMUM CREDIT. This column contains the number of Response Records or policy operators for the report line. Responses with policy effective dates in 1990 and Operator SDIP Step = 09; and responses with policy effective dates before 1990 and Operator Points = CE are included.

OTHER CREDITS. This column contains the number of Response Records or policy operators for the report line. Responses with policy effective dates in 1990 and Operator SDIP Step = 10 through 14; and responses with policy effective dates before 1990 and Operator Points = 94 and 93 are included.

NO SURCHARGE/NO CREDIT. This column contains the number of Response Records or policy operators for the report line. Responses with policy effective dates in 1990 and Operator SDIP Step = 15; and responses with policy effective dates before 1990 and Operator Points = 00 are included.

SURCHARGE. This column contains the number of Response Records or policy operators for the report line. Responses with policy effective dates in 1990 and Operator SDIP Step = 16 - 35; and responses with policy effective dates before 1990 and Operator Points = 01 - 09 are included.

ERROR. This column contains the number of Response Records or policy operators with Operator SDIP Step = E0.

TOTAL. The total number of Response Records or policy operators for the report line.

Inquiry Response System Company Report Format

```
01/26/90  20:11                          COMMONWEALTH OF MASSACHUSETTS                          MMRP322M        PAGE  37
INQUIRY  TAPE VSN INQ212                   MERIT RATING BOARD
RESPONSE TAPE VSN MRB212               INQUIRY RESPONSE TAPE COMPANY REPORT                     EDITION 0721

331 COMMERCIAL UNION HOMELAND INSURANCE COMP

                  NUMBER  ---------- O U T P U T   B Y   O P E R A T O R   C R E D I T / S U R C H A R G E   S T A T U S --------
                   INPUT
DESCRIPTION       RECORDS     MAXIMUM CREDIT     OTHER CREDITS     NO SURCHARGE/ NO CREDIT     SURCHARGE     ERROR     TOTAL

RECORDS TOTAL       4,164          1,938              204              1,160          3,634          277       7,293
 EFF YEAR 1991                         0                0                  0              0                        0
 EFF YEAR 1990                         0                0                  0              0                        0
 EFF YEAR 1989                     1,832              204              1,138          3,547                    6,801
 EFF YEAR OTHER                      106                0                 22             87                      215

OPERATORS TOTAL                    1,938              224                604          1,041                    3,887
 LIC SUSPENDED                        17                3                 10             55                       85
 LIC REVOKED                           4                0                  0              6                       10

INQUIRIES - TAPE                   1,938              204              1,160          3,634          277       7,293
 NEW BUSINESS                        239               41                168            443          115       1,806
 RENEWAL                             346               63                233          1,745           30       2,435
 ADD OPERATOR                      1,192              145                591          1,064           93       3,085
 ADD COLLISION                         0                0                  0              0            0           0
 ADD LIABILITY                         0                0                  0              0            0           0
 REINSTATEMENT                       163               35                168            382           19         767
 INFORMATION ONLY                      0                0                  0              0            0           0

ERROR RECORDS
 (STATUS 0)                                                                                          277         277

                        ----------------------  R E S P O N S E   E R R O R   S T A T I S T I C S  ----------------------

                                   ERROR      DESCRIPTION                                                    COUNT
                                   ------     ---------------------------------------------------------      -----
                                     11       OPERATOR LICENSE NUMBER NOT A VALID RMV NUMBER                 120
                                     13       OPERATOR SURNAME INVALID                                       121
                                     14       OPERATOR BIRTH DATE INVALID                                     76
```

Appendix E
RESPONSE FILE, RECORD AND DATA DESCRIPTIONS

Response File Specification

Media: IBM 3480 compatible data cartridge
or 9-track 6250 bpi magnetic tape
Character Set: EBCDIC
Labels: IBM Standard
HDR1 File Identifier/Data Set Identifier: "RESPONSE"
Record Format: Fixed Block
Record Length: 312 characters
Records per Block: 100
Block Size: 31,200 characters

The Response File contains one or more Response Records for each Input Inquiry Record that was submitted to the Merit Rating Board on one Input Inquiry File. The Response File is in the same sequence as the sorted Input Inquiry File. If an operator has surchargeable incidents, one Response Record is created for each incident.

Surchargeable incidents are output in ascending sequence by Incident Surcharge Year, Incident Surcharge Month, Incident Surcharge Day, that is, the oldest surchargeable incident is reported first.

Response Record Description

Field Number	Location From	To	Size	Picture	Description
1	1	200	200	X(200)	Input Inquiry Record
2	201	225	25	X(25)	RMV License Number
3	226	227	2	XX	RMV License State Code
4	228	232	5	X(5)	RMV Surname
5	233	238	6	X(6)	RMV Date of Birth
6	239	239	1	X	RMV License Suspend Revoke Code
7	240	243	4	X(4)	MRB Edition Number
8	244	249	6	X(6)	MRB Process Date
9	250	259	2	XX	MRB Error Code - Occurs 5 times
10	260	261	2	XX	Operator SDIP Step
11	262	262	1	X	Incident Type
12	263	268	6	X(6)	Incident (Occurred) Date
13	269	274	6	X(6)	Incident Surcharge Date
14	275	294	20	X(20)	Incident Description
15	295	295	1	X	Incident Number of Points
16	296	297	2	XX	Operator Credit Points
17	298	303	6	X(6)	Operator Credit Experience Date
18	304	304	1	X	Potential Extra Risk Indicator
19	305	312	8	X(8)	Filler

Response Record Data Element Definitions

Field Number	
1	**Input Inquiry Record.** The Input Inquiry Record that was submitted by the insurer to the Merit Rating Board.
2	**RMV License Number.** This license number is the same as the license number submitted on the Input Inquiry Record except when the person has been issued a new Massachusetts license number. For non-error Response Records, it is part of the operator ID by which this person's record may be retrieved from the RMV database.
3	**RMV License State Code.** This license state is the same as the license state of the person as it was submitted on the Input Inquiry Record except when the person had claim incidents or citation incidents under an Out-of-State license, but now has a Massachusetts license. For non-error Response Records, it is part of the operator ID by which this person's record may be retrieved from the RMV database.
4	**RMV Surname.** This surname is the same as the surname of the person as it was submitted on the Input Inquiry Record except when the surname of the RMV License Record is not the same as the surname on the Input Inquiry Record. For non-error Response Records, it is part of the Operator ID by which this person's record may be retrieved from the RMV database.
5	**RMV Date of Birth.** This date of birth is the same as the date of birth of the person as it was submitted on the Input Inquiry Record except when the date of birth on the RMV License Record is not the same as the date of birth on the Input Inquiry Record. For non-error Response Records, it is part of the Operator ID by which this person's record may be retrieved from the RMV database.

Response Record Data Element Definitions *(continued)*

Field Number	
6	**RMV License Suspend Revoke Code.** S = the RMV License Number has been suspended by the Registry of Motor Vehicles; R = the RMV License Number has been revoked by the Registry of Motor Vehicles; spaces = all other conditions. *An operator with RMV License Suspend Revoke Code = R does not earn credit points. When a Massachusetts driver license is reinstated after revocation, the reinstatement date becomes the Original Date of License.*
7	**MRB Edition Number.** The Edition Number that was assigned by the Merit Rating Board to the Input Inquiry File for which this Response Record was created.
8	**MRB Process Date.** The computer system date on which this Response Record was created (MMDDYY).
9	**MRB Error Code.** When the Operator SDIP Step = E0, the MRB Error Code explains the reason why the Input Inquiry Record was rejected. Each MRB Error Code describes a data element in error.
10	**Operator SDIP Step.** The operator's SDIP Step determined by the Merit Rating Board. If the operator is assigned to a vehicle, the operator's SDIP Step becomes the vehicle's SDIP Step. The possible values are from 09 through 35, or E0 if the Inquiry Record has errors. If the Operator SDIP Step computed is over 35, the Operator SDIP Step is set to 35.
11	**Incident Type.** For an at-fault accident, the Incident Type is 4. For a traffic violation the Incident Type is 3. Incident Type = spaces when Operator SDIP Step = 09 or E0; and when Operator SDIP Step = 15 or less but the operator has no surchargeable incidents on the MRB Driving History Database within the experience period of the policy.

Response Record Data Element Definitions *(continued)*

Field Number	
12	**Incident (Occurred) Date.** For an at-fault accident, this is the Incident (Accident) Date as submitted by the insurer on the Input Claim Record. For a traffic violation, this is the Date of Violation, as written by the Police Officer on the citation document. Incident Date = spaces when Operator SDIP Step = 09 or E0; and when Operator SDIP Step = 15 or less but the operator has no surchargeable incidents on the MRB Driving History Database within the experience period of the policy.
13	**Incident Surcharge Date.** For an at-fault accident, the Notice Date as submitted by the insurer on the Input Claim Record. For a traffic violation, the Disposition Date of the judgment that made the violation subject to the Safe Driver Insurance Plan, as written by the Court Representative on the citation document; *or the default date set by the Registry of Motor Vehicles Driver License Suspension System on a traffic citation containing all civil infractions for which payment or hearing request was not received on time.* Incident Surcharge Date = spaces when Operator SDIP Step = 09 or E0; and when Operator SDIP Step = 15 or less but the operator has no surchargeable incidents on the MRB Driving History Database within the experience period of the policy.
14	**Incident Description.** The 20-character description of the surchargeable incident that is to be printed on the Safe Driver Insurance Plan Statement Incident Line. Incident Description = spaces when Operator SDIP Step = 09 or E0; and when Operator SDIP Step = 15 or less but the operator has no surchargeable incidents on the MRB Driving History Database within the experience period of the policy.
15	**Incident Number of Points.** The number of points for this incident. Incident Number of Points = spaces when Operator SDIP Step = 09 or E0; and when Operator SDIP Step = 15 or less but the operator has no surchargeable incidents on the MRB Driving History Database within the experience period of the policy.

Response Record Data Element Definitions *(continued)*

Field Number	
16	**Operator Credit Points.** The sum of credit points earned by the operator. The Operator Credit Points field appears preceded by a minus (-) sign on the Safe Driver Insurance Plan Statement Credit Points Line.
17	**Operator Credit Experience Date.** The Operator Credit Experience Date contains the beginning date of the policy experience period (six years) or a later date if the operator has fewer than six years of driving experience. The operator earns one credit point for each incident-free year from this date to the policy effective date. The Operator Credit Experience Date field appears on the Safe Driver Insurance Plan Statement Starting Step Line.
18	**Potential Extra Risk Indicator (DWI Alcohol Program).** This field is set to "1" to indicate that the court reported a "Guilty" judgment on a violation of Massachusetts General Law chapter 90 section 24D DWI ALCOHOL PROGRAM; and is set to "0" for all other incidents.
19	**Filler.** Reserved for future use.

Data Element Values: MRB Error Code

01 COMPANY CODE. The Company Code must be the one assigned to the insurer by the designated statistical agent for Massachusetts Private Passenger Insurance and must be indicated as one writing such policies for this policy effective year.

02 POLICY NUMBER. The Policy Number may not be blank or zero.

04 POLICY EFFECTIVE DATE. For a New Business, Renewal or Information Only Inquiry, the following rules apply: the month must be 01 through 12; the day must be valid for the month -February 29 is accepted only on leap years. The policy effective date cannot be more than 2 years prior to the MRB system process date. For a New Business or Renewal Inquiry, the MRB system process date may not be more than 75 days before the first day of the month of the policy effective date. *Exception: SDIP Policy Inquiries for policy effective dates in January, 1993 will be accepted on October 16, 1992 although this MRB Process Date is actually 77 days before January 1, 1993.*

05 POLICY EXPIRATION DATE. The month must be 01 through 12; the day must be valid for the month -February 29 is accepted only on leap years. The Policy Expiration Date must be after the Policy Effective Date and after the Transaction Effective Date. The Policy Expiration Date cannot be more than 1 year after the Policy Effective Date.

06 PREMIUM TOWN. The Premium Town Code must be one of the Premium Town Codes published in the Massachusetts Private Passenger Statistical Plan in the Table of Accident Towns and Premium Towns.

07 MARKET INDICATOR. The Market Indicator must be "V" for voluntary business or "F" for ceded business. The Market Indicator code must be compatible with the coding required by the statistical agent published in the Massachusetts Private Passenger Statistical Plan for the policy effective year.

08 COVERAGE. The Coverage Code must be "1" for property damage liability mandatory coverage, "2" for full collision only coverage, or "3" for mandatory coverage plus full collision.

09 TRANS INQUIRY TYPE. The Transaction Inquiry Type must be one of those listed in the Table of Transaction Inquiry Types.

Data Element Values: MRB Error Code *(continued)*

10 **TRANS EFFECTIVE DATE.** The Transaction Effective Date is validated with the Policy Effective Date and the Transaction Inquiry Type. For a New Business Inquiry Type = 1, Renewal Inquiry Type = 2, or Information Only Inquiry Type = 9, the Transaction Effective Date is rejected if it is not equal to the Policy Effective Date; for all other types of inquiry, the Transaction Effective Date is rejected if it is not equal to the policy Effective Date, or if it is not after the Policy Effective Date and before the Policy Expiration Date.

11 **OPERATOR LIC NBR.** The Operator License Number is rejected if there is no matching record for an RMV licensed operator when the Operator License State is MA.

12 **OPERATOR LICENSE ST.** The Operator License State is rejected if it is not one of the alphabetic abbreviations listed in the Table of U.S. Postal Service Codes published by the U.S. Post Office. Refer to the Data Element Values for the State Code.

13 **OPERATOR SURNAME.** The Operator Surname is rejected if it is blank; or if it does not match the surname on the RMV License Record on at least three of the first five characters when the operator License State is MA.

14 **OPERATOR BIRTH DT.** The Operator Birth Date is rejected if it is blank; or if it does not match the birth date on the RMV License Record on at least two of three elements (month, day, year) when the RMV License State is MA.

15 **YEARS DRIVING EXPERIENCE.** The Years Driving Experience must be 00, 01, 02, 03, 04, 05, 06 or spaces. This error may occur if the Years of Driving Experience exceeds the number of years since age 16. The operator age as of the policy effective date is determined from the Date of Birth submitted by the insurer on the Inquiry Record.

16 **INCIDENT INDICATOR.** The Incident Indicator must be Y, N or space.

Data Element Values: Incident Description

ALLOW UNLIC OPERATE
DPW STATE HWAY REGS
DRIVING TO ENDANGER
DWI ALCOHOL PROGRAM
DWI DRUGS
DWI LIQUOR
DWI SERIOUS INJURY
EXHIBIT ANOTHERS LIC
FAIL DIM LIGHTS
FAIL STOP SCHOOL BUS
FAIL TO GIVE SIGNAL
FAIL TO KEEP RIGHT
FAIL TO USE SAFETY
FAILURE TO STOP
GUBERNATORIAL BY LAW
ILLEGAL OPERATIONS
IMPEDE EMERG VEHICLE
IMPEDING OPERATION
IMPROPER EQUIPMENT
IMPROPER PASSING
KEEP IN RIGHT LANE
KEEP RIGHT NO VIEW
LANE VIOLATION
LEARNER PERMIT
LEAVE SCENE PERS INJ
LEAVE SCENE PROP DAM
LEFT LANE EXCLUSION
LICENSE RESTRICTION
LICENSE REVOKED
LICENSE SUSPENDED
LIGHTS VIOLATION
LIQ TRANS BY MINOR
MASS PIKE SPEED
MASS PIKE VIOLATION
MDC EXCLUDED VEHICLE
MDC FAIL STOP/YIELD
MDC SIGN/SIGNAL
MDC VIOLATION
MDC WAY SPEEDING
MAJOR ACCIDENT
MINOR ACCIDENT
MINOR TRAFFIC
MODIFY VEH HEIGHT
MV WHERE EXCLUDED
NO CHILD RESTRAINT
NO INSPECTION STCKER
NO LIABILITY POLICY
ONE WAY STREET
OPER ON BET/WAGER
OPER W/O SAFETY GLAS
OPERATING RECKLESSLY
OPERATOR UNLICENSED
OVERSIZE VEHICLE
REFUSE OBEY POLICE
REG SUSPEND/REVOKED
REGISTRAR RULE/REG
RT OF WAY EMERG VEH
RT OF WAY INTERSECTN
SCHL BUS OPER/EQUIPT
SCHOOL BUS LICENSE
SPEED COUNTY BRIDGE
SPEEDING
SPEEDING OVERWEIGHT
ST HWAY VIOLATION
STOP AT RR CROSSING
SUM/CAL NEGLIGENT OP
SUM/CAL TNL INSP STK
SUM/CAL TUNL OTHER
SUM/CAL TUNL SPEED
TIRE TREAD
TRAFFIC VIOLATION
UNREG/IMPROPER EQUIP
USING W/O AUTHORITY
VEHICULAR HOMICIDE
YIELD BLIND PERSON
YIELD TO PEDESTRIAN

(out-of-state incidents)

DWI NON-MA
DWI PROGRAM NON-MA
MINOR TRAFFIC NON-MA
SPEEDING NON-MA
VEH HOMICIDE NON-MA

NOTE: Incident Descriptions added on January 1, 1992 appear in italics.

Data Element Values: Incident Number of Points

Major At-Fault Accident (A claim payment of more than $1500 under either Part 4 or Part 7)	**4**
Minor At-Fault Accident (A claim payment of over $200 but not more than $1500 under either Part 4 or Part 7; or any at-fault accident which occurred under the Merit Rating Plan)	**3**
Major Traffic Law Violation (Vehicular Homicide, Driving Under the Influence, Driving to Endanger or Reckless Driving and Driving after License Revocation)	**5**
(Driving after License Suspension Leaving the Scene of an Accident and Refusing to Obey a Police Officer) with incident dates on or after 01-01-90	**5**
Minor Traffic Law Violation (Driving after License Suspension, Leaving the Scene of an Accident and Refusing to Obey a Police Officer) with incident dates before 01-01-90	**2**
All other Minor Traffic Law Violations	**2**

Appendix F
REQUEST FOR DRIVER LICENSE PHOTOCOPY (FORMAT)

(Insurance Company Letterhead)

(Policyholder Name)
(Policyholder Street)
(Policyholder City, State Zip)

Subject: Request for Driver License Photocopy
Insurance Company Code: *(Insurer's Company Code)*
Policy Number: *(Policy Number)*
Policy Effective Date: *(Policy Effective Date)*

Dear Policyholder:

The operator identification below which you have provided does not match the driver license information on any record of the Registry of Motor Vehicles Driver License File. Please obtain a legible photocopy of this operator's driver license so that this problem can be corrected.

Return the photocopy in the enclosed envelope within fifteen (15) days. If you do not, your insurance policy may be cancelled.

OPERATOR IDENTIFICATION:
OPERATOR LICENSE NUMBER: *(Driver License Number)*
OPERATOR LICENSE STATE: *(MA - Massachusetts)*
OPERATOR LAST NAME: *(Last Name)*
OPERATOR DATE OF BIRTH: *(Date of Birth)*

Appendix G
CONTROL LOG WITH DRIVER LICENSE PHOTOCOPIES

MERIT RATING BOARD
CONTROL LOG WITH DRIVER LICENSE PHOTOCOPIES
(Operator Identification Errors)

(for Merit Rating Board use only)
Date and Time Received

Date Sent to MRB:

(Company/Servicer Name)
(Address)
(City State Zip)

(Contact Person Name)
(Address)
(City State Zip)
(Contact Telephone Number)

Date Returned
to Company/Servicer: _____

COMPANY CODE: _____

	DESCRIPTION	NUMBER of OPERATORS SUBMITTED
1	OPERATOR IDENTIFICATION ERRORS SUBMITTED	_____

(for Merit Rating Board Use Only)

2.	RMV DRIVER LICENSE RECORD SAME AS PHOTOCOPY; INSURER RECORD ALSO SAME AS PHOTOCOPY	_____
3.	RMV DRIVER LICENSE RECORD DIFFERENT FROM PHOTOCOPY	_____
4.	NO RMV DRIVER LICENSE RECORD FOR THIS PHOTOCOPY (GIVEN TO RMV TO CORRECT)	_____
5.	RMV DRIVER LICENSE RECORD SAME AS PHOTOCOPY; INSURER RECORD DIFFERENT FROM PHOTOCOPY	_____

Appendix H
NOTICE TO REINQUIRE SYSTEM COMPANY REPORT

Notice to Reinquire System Company Report Description

INSURANCE COMPANY. This subtitle identifies the insurer whose Notices to Reinquire are contained on this report.

POLICY NUMBER. The policy number on which the insurer should reinquire from the database driving record of an operator who has had activity on a surchargeable incident that is within the policy experience period since the date of the most recent inquiry of the insurer named in the report header. The Merit Rating Board can only recognize this condition if the operator had surchargeable incidents on file at the time of the insurer's most recent inquiry.

EFFECTIVE DATE. The policy effective date for the listed policy number from the database driving record. A Notice to Reinquire is not produced if the policy has fewer than three (3) months remaining in the policy term as of the date the Notice to Reinquire is produced.

LICENSE NUMBER. The database current license number of the operator who has had a change in the driving record. For a Massachusetts licensed operator, this is the most recent driver's license number issued to the operator; and therefore may not be the same as the operator license number on insurance company records.

ST. The database license state of the operator who has had a change in the driving record.

NAME. The first 5 characters of the database current name of the operator who has had a change in the driving record. This name may not be exactly the same as the operator name on insurance company records if the operator has had an ID change. An insurance company policy inquiry is accepted if the operator name matches the database last name on 3 of the first 5 characters, or if the operator last name is matches the "previous name" of an operator who has had an operator ID change.

DATE OF BIRTH. The database date of birth of the operator who has had a change in the driving record. This date may not be exactly the same as the date of birth on insurance company records. An insurance company policy inquiry is accepted if the operator date of birth matches the database date of birth on month and day, day and year or month and year.

POINTS INQ. The number of Operator Points reported on the insurer's most recent inquiry for this operator listed on this policy.

POINTS ADDED. The increase or decrease in Operator Points which has occurred since the insurer's most recent inquiry for this operator listed on this policy.

TOTAL NUMBER OF NOTICES. The total number of Notices to Reinquire contained on this report.

Notice to Reinquire System Company Report Format

```
01/12/90  07:43                          COMMONWEALTH OF MASSACHUSETTS                                  MMRR323M    PAGE    1
                                              MERIT RATING BOARD
                                        NOTICE TO REINQUIRE SYSTEM
                                              COMPANY REPORT
889 THE TRAVELERS GROUP                                                                                  EDITION 0190

--POLICY INFORMATION-- -----------OPERATOR INFORMATION-----------  --POLICY INFORMATION-- -----------OPERATOR INFORMATION-----------
   POLICY        EFFECTIVE  LICENSE                DATE     POINTS      POLICY       EFFECTIVE  LICENSE                DATE     POINTS
   NUMBER          DATE     NUMBER   ST NAME   OF BIRTH INQ  ADDED      NUMBER         DATE     NUMBER   ST NAME   OF BIRTH INQ  ADDED
---------------- --------- --------- -- ----- -------- ---- -----  ---------------- --------- --------- -- ----- -------- ---- -----

PINQ0901         01-09-90  040528317 MA ELGIN 02-15-54  20     4
PINQ0601         01-05-90  040528317 MA ELGIN 02-15-54  20     4
TOTAL NUMBER OF NOTICES          2
```

Appendix I
NOTICE TO REINQUIRE FILE, RECORD AND DATA DESCRIPTIONS

Notice to Reinquire File Specification

Media: IBM 3480 compatible data cartridge
or 9-track 6250 bpi magnetic tape
Character set: EBCDIC
Labels: IBM Standard
HDR1 File Identifier/Data Set Identifier: "RINQUIRE"
Record Format: Fixed Block
Record Length: 200 characters
Records per Block: 90
Block Size: 18,000 characters

The Notice to Reinquire File is created monthly for each company or company group requesting notices on magnetic tape. The Notice to Reinquire File is sorted in ascending sequence by Insurance Company Code, Policy Number, Policy Effective Year, Policy Effective Month, Policy Effective Day, Operator License Number, Operator License State Code, Operator Surname and Operator Date of Birth.

Notice to Reinquire Record Description

Field Number	Location From	Location To	Size	Picture	Description
1	1	3	3	X(3)	Insurance Company Code
2	4	19	16	X(16)	Policy Number
3	20	23	4	X(4)	Filler
4	24	29	6	X(6)	Policy Effective Date
5	30	35	6	X(6)	Policy Expiration Date
6	36	38	3	X(3)	Premium Town
7	39	39	1	X	Market Indicator
8	40	40	1	X	Coverage Code
9	41	41	1	X	Transaction Inquiry Type
10	42	47	6	X(6)	Transaction Effective Date
11	48	72	25	X(25)	Operator License Number
12	73	74	2	XX	Operator License State Code
13	75	84	10	X(10)	Operator Surname
14	85	90	6	X(6)	Operator Date of Birth
15	91	92	2	XX	Years Driving Experience
16	93	93	1	X	Out-of-State Incidents Indicator
17	94	100	7	X(7)	Filler
18	101	200	100	X(100)	Insurance Company Use

COMMONWEALTH OF MASSACHUSETTS
HAMPSHIRE LAW LIBRARY
COURTHOUSE - 99 MAIN STREET
NORTHAMPTON, MASS. 01060

Notice to Reinquire Record Data Element Definitions

Field Number	
1	**Insurance Company Code.** The three-digit code of the insurance company for which this Notice to Reinquire is issued.
2	**Policy Number.** The policy number for which this Notice to Reinquire is issued.
3	**Filler.**
4	**Policy Effective Date.** The effective month, day, and year of the policy, MMDDYY.
5	**Policy Expiration Date.** The expiration month, day, and year of the policy for which this Notice to Reinquire is issued.
6	**Premium Town.** The three digit town code which is the location of principal garaging of the policy for which this Notice to Reinquire is issued.
7	**Market Indicator.** The Market Indicator of the policy for which this Notice to Reinquire is issued.
8	**Coverage Code.** The Coverage Code of the policy for which this Notice to Reinquire is issued.
9	**Transaction Inquiry Type.** The transaction inquiry type of the most recent policy inquiry by this insurer for this operator.
10	**Transaction Effective Date.** The transaction effective date of the most recent policy inquiry by this insurer for this operator.
11	**Operator License Number.** The current license number of the operator for whom this Notice to Reinquire is issued.
12	**Operator License State Code.** The License State Code of the operator for whom this Notice to Reinquire is issued.

Notice to Reinquire Record Data Element Definitions *(continued)*

Field Number	
13	**Operator Surname.** The first 10 characters of the operator surname as it is stored on the database. Because the Inquiry Response System accepts an operator name if the inquiry license number exactly matches a database license number and the inquiry name matches the database surname on 3 of the first 5 characters, this information may be slightly different than the operator surname on the insurer file.
14	**Operator Date of Birth.** The operator's birth month, day and year, as it is stored on the database. Because the Inquiry Response System accepts an operator date of birth if the inquiry license number exactly matches a database license number and the inquiry date of birth matches the database date of birth on 2 of 3 data elements (month, day, year) this information may be slightly different than the operator date of birth on the insurer file.
15	**Years Driving Experience.** The Years Driving Experience reported on the insurer's most recent inquiry for this operator on this policy.
16	**Out-of-State Incidents Indicator.** The Out-of-State Incidents Indicator reported on the insurer's most recent inquiry for this operator on this policy.
17	**Filler.**
18	**Filler.**

Appendix J
SAFE DRIVER INSURANCE PLAN STATEMENT

Safe Driver Insurance Plan Statement Format

SAFE DRIVER INSURANCE PLAN (SDIP) STATEMENT

INSURANCE COMPANY: **(1)**
POLICY NUMBER : **(2)**
EFFECTIVE DATE : **(3)** EXPIRATION DATE : **(4)**
MRB PROCESS DATE : **(5)** TRANSACTION CODES: **((6),(7),(8),(9),(10),(11))**

DEAR POLICYHOLDER:

THIS STATEMENT CALCULATES THE SDIP STEP FOR EACH OPERATOR LISTED ON THIS POLICY. IT IS BASED ON DRIVING RECORDS MAINTAINED BY THE MASSACHUSETTS MERIT RATING BOARD AS OF THE PROCESS DATE SHOWN ABOVE. THIS POLICY WILL RECEIVE AN SDIP PREMIUM DECREASE (CREDIT) FOR EACH OPERATOR WHO HAS A STEP VALUE BELOW 15 AND IS ASSIGNED TO A VEHICLE; OR AN SDIP PREMIUM INCREASE (SURCHARGE) FOR EACH OPERATOR WHO HAS A STEP VALUE OVER 15 AND IS ASSIGNED TO A VEHICLE.

THE DRIVING HISTORY INFORMATION BELOW INCLUDES ONE LINE FOR EACH AT-FAULT ACCIDENT AND EACH TRAFFIC VIOLATION, ONE LINE FOR THE STARTING STEP VALUE, ONE LINE FOR CREDIT POINTS, AND ONE LINE FOR THE OPERATOR SDIP STEP. THE SURCHARGE DATE COLUMN CONTAINS THE DATE OF SURCHARGE NOTICE FOR AT-FAULT ACCIDENTS AND THE COURT JUDGMENT DATE FOR TRAFFIC VIOLATIONS. FOR ALL OPERATORS, THAT COLUMN ON THE STARTING STEP LINE WILL SHOW THE BEGINNING DATE OF THE POLICY EXPERIENCE PERIOD (SIX YEARS) OR A LATER DATE IF THE OPERATOR HAS FEWER THAN SIX YEARS OF DRIVING EXPERIENCE.

THE SDIP STEP IS COMPUTED USING A STARTING STEP VALUE OF 15, AND THE OPERATOR'S RECORD DURING THE POLICY EXPERIENCE PERIOD. TO 15, ADD SURCHARGE POINTS FOR SURCHARGEABLE INCIDENTS, THEN SUBTRACT ONE CREDIT POINT FOR EACH INCIDENT-FREE YEAR EARNED BY THE OPERATOR. AN INCIDENT-FREE YEAR IS ANY OF THE 1-YEAR PERIODS IMMEDIATELY PRECEDING THE POLICY EFFECTIVE DATE FOR WHICH THE OPERATOR HAS NO SURCHARGEABLE INCIDENTS. CREDIT POINTS MAY INCLUDE A 'FORGIVENESS' FACTOR IF THE OPERATOR SDIP STEP IS 15 OR GREATER AND THE OPERATOR HAS A CONSECUTIVE 3 YEAR PERIOD OF INCIDENT-FREE DRIVING SINCE 1/1/87.

--------- OPERATOR ---------				--------- DRIVING HISTORY INFORMATION ---------			
LICENSE NUMBER			ST	DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE
(12)			**(13)**	**STARTING STEP**		**(18)**	**(19)**
((14),	**(15),**	**(16),**	**(17))**	**(20)**	**(21)**	**(22)**	**(23)**
				CREDIT POINTS			**- (24)**
							===
				OPERATOR SDIP STEP			**(25)**

Safe Driver Insurance Plan Statement Example

SAFE DRIVER INSURANCE PLAN (SDIP) STATEMENT

INSURANCE COMPANY: **STATE FARM MUTUAL**
POLICY NUMBER : **1234567890123456 0000**
EFFECTIVE DATE : **01-01-91** EXPIRATION DATE : **01-01-92**
MRB PROCESS DATE : **12-01-90** TRANSACTION CODES: **(828,1,01-01-91,1,F,821)**

DEAR POLICYHOLDER:

THIS STATEMENT CALCULATES THE SDIP STEP FOR EACH OPERATOR LISTED ON THIS POLICY. IT IS BASED ON DRIVING RECORDS MAINTAINED BY THE MASSACHUSETTS MERIT RATING BOARD AS OF THE PROCESS DATE SHOWN ABOVE. THIS POLICY WILL RECEIVE AN SDIP PREMIUM DECREASE (CREDIT) FOR EACH OPERATOR WHO HAS A STEP VALUE BELOW 15 AND IS ASSIGNED TO A VEHICLE; OR AN SDIP PREMIUM INCREASE (SURCHARGE) FOR EACH OPERATOR WHO HAS A STEP VALUE OVER 15 AND IS ASSIGNED TO A VEHICLE.

THE DRIVING HISTORY INFORMATION BELOW INCLUDES ONE LINE FOR EACH AT-FAULT ACCIDENT AND EACH TRAFFIC VIOLATION, ONE LINE FOR THE STARTING STEP VALUE, ONE LINE FOR CREDIT POINTS, AND ONE LINE FOR THE OPERATOR SDIP STEP. THE SURCHARGE DATE COLUMN CONTAINS THE DATE OF SURCHARGE NOTICE FOR AT-FAULT ACCIDENTS AND THE COURT JUDGMENT DATE FOR TRAFFIC VIOLATIONS. FOR ALL OPERATORS, THAT COLUMN ON THE STARTING STEP LINE WILL SHOW THE BEGINNING DATE OF THE POLICY EXPERIENCE PERIOD (SIX YEARS) OR A LATER DATE IF THE OPERATOR HAS FEWER THAN SIX YEARS OF DRIVING EXPERIENCE.

THE SDIP STEP IS COMPUTED USING A STARTING STEP VALUE OF 15, AND THE OPERATOR'S RECORD DURING THE POLICY EXPERIENCE PERIOD. TO 15, ADD SURCHARGE POINTS FOR SURCHARGEABLE INCIDENTS, THEN SUBTRACT ONE CREDIT POINT FOR EACH INCIDENT-FREE YEAR EARNED BY THE OPERATOR. AN INCIDENT-FREE YEAR IS ANY OF THE 1-YEAR PERIODS IMMEDIATELY PRECEDING THE POLICY EFFECTIVE DATE FOR WHICH THE OPERATOR HAS NO SURCHARGEABLE INCIDENTS. CREDIT POINTS MAY INCLUDE A 'FORGIVENESS' FACTOR IF THE OPERATOR SDIP STEP IS 15 OR GREATER AND THE OPERATOR HAS A CONSECUTIVE 3 YEAR PERIOD OF INCIDENT-FREE DRIVING SINCE 1/1/87.

--------- OPERATOR ---------		--------- DRIVING HISTORY INFORMATION ---------			
LICENSE NUMBER	ST	DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE
202442939	**MA**	**STARTING STEP**		**01-01-85**	**15**
(WILSON , 10-07-50, 06, Y)		**SPEEDING**	**10-20-86**	**03-20-87**	**0**
		CREDIT POINTS			**- 5**
					===
		OPERATOR SDIP STEP			**10**
C03495898NY536787678	**NY**	**STARTING STEP**		**01-01-91**	**15**
(COSTANZA , 05-10-52, 06, Y)		**CREDIT POINTS**			**- 0**
					===
		OPERATOR SDIP STEP			**15**

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Safe Driver Insurance Plan Statement Data Definitions

Field
Number

1 **Insurance Company Name.** The name of the insurance company that corresponds to the insurance company code returned by the Merit Rating Board in the authorized SDIP Statement Response Record.

2 **Policy Number.** The policy number returned by the Merit Rating Board in the authorized SDIP Statement Response Record.

3 **Policy Effective Date.** The policy effective date returned by the Merit Rating Board in the authorized SDIP Statement Response Record.

4 **Policy Expiration Date.** The policy expiration date returned by the Merit Rating Board in the authorized SDIP Statement Response Record.

5 **MRB Process Date:** The MRB Process Date must be exactly the same as the MRB Process Date returned by the Merit Rating Board in the authorized SDIP Statement Response Record.

6 **Transaction Codes: Company Code.** The insurance company code returned by the Merit Rating Board in the authorized SDIP Statement Response Record.

7 **Transaction Codes: Transaction Inquiry Type.** This information should be exactly the same as the corresponding data element returned by the Merit Rating Board in the authorized SDIP Statement Response Record.

8 **Transaction Codes: Transaction Effective Date.** This information should be exactly the same as the corresponding data element returned by the Merit Rating Board in the authorized SDIP Statement Response Record.

9 **Transaction Codes: Coverage Code.** This information should be exactly the same as the corresponding data element

Safe Driver Insurance Plan Statement Data Definitions *(continued)*

Field Number	
9	**Transaction Codes: Coverage Code** *(continued)*. returned by the Merit Rating Board in the authorized SDIP Statement Response Record.
10	**Transaction Codes: Market Indicator.** This information should be exactly the same as the corresponding data element returned by the Merit Rating Board in the authorized SDIP Statement Response Record.
11	**Transaction Codes: Premium Town.** This information should be exactly the same as the corresponding data element returned by the Merit Rating Board in the authorized SDIP Statement Response Record.
12	**Operator: License Number.** The operator license number returned by the Merit Rating Board in the authorized SDIP Statement Response Record.
13	**Operator: License St.** The operator license state code returned by the Merit Rating Board in the authorized SDIP Statement Response Record.
14	**Operator: Name.** The operator last name returned by the Merit Rating Board in the authorized SDIP Statement Response Record.
15	**Operator: Date of Birth.** The operator date of birth returned by the Merit Rating Board in the authorized SDIP Statement Response Record.
16	**Operator: Years Driving Experience.** The operator years driving experience supplied by the insurer on the Inquiry Record.
17	**Operator: Out-of-State Incidents Indicator.** The operator out-of-state incidents indicator supplied by the insurer on the Inquiry Record.

Safe Driver Insurance Plan Statement Data Definitions *(continued)*

Field
Number

18 **STARTING STEP Line: Surcharge Date Column.** This field contains the Operator Credit Experience Date returned by the Merit Rating Board in the authorized SDIP Statement Response Record(s) for this operator. The Starting Step Line is printed at the beginning of each listed operator.

19 **STARTING STEP Line: Value Column.** This field contains the constant 15 which is the Starting Step value for all operators. The Starting Step Line is printed at the beginning of each listed operator.

INCIDENT Line: An Incident Line is printed for each surchargeable incident.

20 **INCIDENT Line: Description Column.** This field contains the Incident Description data element returned by the Merit Rating Board in the authorized SDIP Statement Response Record for this operator for each surchargeable incident.

21 **INCIDENT Line: Incident Date Column.** This field contains the Incident Date data element returned by the Merit Rating Board in the authorized SDIP Statement Response Record for this operator for each surchargeable incident.

22 **INCIDENT Line: Surcharge Date Column.** This field contains the Incident Surcharge Date data element returned by the Merit Rating Board in the authorized SDIP Statement Response Record for this operator for each surchargeable incident.

23 **INCIDENT Line: Value Column.** This field contains the Incident Number of Points data element returned by the Merit Rating Board in the authorized SDIP Statement Response Record for this operator for each surchargeable incident.

Safe Driver Insurance Plan Statement Data Definitions *(continued)*

Field
Number

CREDIT POINTS Line: A Credit Points Line is printed at the end of each listed operator.

24 **CREDIT POINTS Line: Value Column.** This field contains the Operator Credit Points returned by the Merit Rating Board in the authorized SDIP Statement Response Record(s) for this operator. A minus (-) sign must appear just before Operator Credit Points.

Underscore Line: An underscore line which consists of three (3) equal signs (= = =) in the Value column should be printed after the Credit Points Line and before the Operator SDIP Step Line.

OPERATOR SDIP STEP Line: An Operator SDIP Step Line is printed at the end of each listed operator after the Underscore Line.

25 **OPERATOR SDIP STEP Line: Value Column.** This field contains the Operator SDIP Step returned by the Merit Rating Board in the authorized SDIP Statement Response Record(s) for this operator.

COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy

This policy is issued By

ITEM 1. This policy is issued To

Massachusetts Personal Automobile
Policy Number

Agent

ITEM 2 This policy is effective from. Month Day Year To. Month Day Year (12:01 A.M. Eastern Standard Time)

ITEM 3 Description of your Auto

Auto	Auto

ITEM 4 This policy provides only the coverages for which a premium charge is shown SEE BELOW AND OTHER SIDE FOR DISCOUNTS

COVERAGES, Parts 1-12	AUTO		PREMIUM		AUTO		PREMIUM	
COMPULSORY INSURANCE	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED
1 Bodily Injury To Others	$ 10 000 Person $ 20 000 Accident	None			$ 10 000 Person $ 20 000 Accident	None		
2 Personal Injury Protection	$ 8,000 Person	☐ Per Person ☐ Per Accident (Per Accident Maximum)			$ 8,000 Person	☐ Per Person ☐ Per Accident (Per Accident Maximum)		
3 Bodily Injury Caused By An Uninsured Auto Exceptions Limits 1 HUNDRED,000	$ Person $ Accident	None			$ Person $ Accident	None		
4 Damage To Someone Else's Property Exceptions Limit $500	$ Accident	None			$ Accident	None		
OPTIONAL INSURANCE SEE OTHER SIDE FOR INFORMATION ON PART 5 AND PART 12 LIMITS								
5 Optional Bodily Injury To Others	$ Person $ Accident	None			$ Person $ Accident	None		
6 Medical Payments	$ Person	None			$ Person	None		
7 Collision	Actual Cash Value	$			Actual Cash Value	$		
8 Limited Collision	Actual Cash Value	$			Actual Cash Value	$		
9 Comprehensive	Actual Cash Value	$			Actual Cash Value	$		
10 Substitute Transportation	Up to $15 a day maximum $450	None			Up to $15 a day maximum $450	None		
11 Towing And Labor	Up to $25 for each disablement	None			Up to $25 for each disablement	None		
12 Bodily Injury Caused By An Underinsured Auto	$ Person $ Accident	None			$ Person $ Accident	None		
OTHER COVERAGES								
SAFE DRIVER INSURANCE PLAN	CREDIT				CREDIT			
	SURCHARGE				SURCHARGE			
	TOTAL PREMIUM FOR AUTO				TOTAL PREMIUM FOR AUTO			

Identification Numbers of Endorsements Forming a Part Of This Policy		
ITEM 5 Place of Principal Garaging		TOTAL PREMIUM
Auto	Auto	

ITEM 6 Secured Lender

Auto

DISCOUNTS

Annual Mileage	Auto	Auto	Passive Restraint	Auto	Auto
Anti Theft	Auto	Auto	Age 65 and older	Auto	Auto

Any premium shown for parts 7, 8 or 9 includes your extra cost if you selected any deductible which is less than the standard $500 That extra cost is

Your failure to list a household member may have very serious consequences. We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy, payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require the payment of an Unsafe Driver Point Surcharge on your policy under the Safe Driver Insurance Plan

DRIVER INFORMATION - Check carefully that all Operators of your Auto(s) are shown below.

AUTO 1	AUTO 2	OPERATOR NAME	DATE OF BIRTH Mo Day Yr	LICENSE NUMBER	I.C. Status

Countersigned by _____
Authorized Signature/Agent

INFORMATION ON LIMITS AND PREMIUMS

LIMITS

PART 5—OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

PART 12—BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

PREMIUMS

The premiums for certain coverages shown on your Coverage Selections Page have been reduced if you are eligible for one or more discounts. Refer to the chart below if a "yes" is indicated for any discount listed on the other side.

DISCOUNT TYPE	COVERAGE	DISCOUNT
Age 65 and older	All	25%
Annual Mileage 0-5000 miles 5001-7500 miles	Parts 1-8 and 12	 10% 5%
Anti-theft*	Part 9	5%-35%
Passive Restraint	Parts 2, 3, 6 and 12	25%

*Level of Discount determined by category of device(s) installed

(Coverage Selections Page)
(Page 2 of 2)

Appendix L
NOTIFYING THE POLICYHOLDER (POLICIES EFFECTIVE BEFORE 1990)

Statement of Unsafe Driver Points

Each insurer must send any policyholder with one or more vehicles not eligible for an Excellent Driver Award or 5-Year Credit a Statement of Unsafe Driver Points. The format in this Appendix must be used unless an alternate format is approved in writing by the Commissioner of Insurance. The policy information, operator information, Operator Points and surchargeable incident information on the Statement of Unsafe Driver Points must be exactly the same as the corresponding data from the Statement of Unsafe Driver Points magnetic tape Response Record(s) produced by the Merit Rating Board.

The following procedure applies to policies effective before 01-01-89:
Each insurer must send any policyholder with one or more vehicles not eligible for a Safe Driver Credit a Statement of Unsafe Driver Points. The format in this Appendix must be used unless an alternate format is approved in writing by the Commissioner of Insurance. The policy information, operator information, Operator Points and surchargeable incident information must be exactly the same as the corresponding data from the Statement of Unsafe Driver Points magnetic tape Response Record(s) produced by the Merit Rating Board.

Reporting New Policies. The Statement of Unsafe Driver Points must be delivered to the policyholder within forty-five (45) calendar days after the policy is issued.

Reporting Renewal Policies. The Statement of Unsafe Driver Points must be delivered to the policyholder at the same time the policy is issued. The Statement of Unsafe Driver Points and the Coverage Selections Page need not be mailed together; but the Statement of Unsafe Driver Points must be mailed to arrive on or before the date the Coverage Selections Page arrives.

Statement of Unsafe Driver Points *(continued)*

Reporting Endorsements to Change Listed Operators. The Statement of Unsafe Driver Points must be delivered to the policyholder within forty-five (45) calendar days of the endorsement effective date.

Reporting Endorsements to Add Property Damage Liability Coverage. The Statement of Unsafe Driver Points must bedelivered to the policyholder within forty-five (45) calendar days of the endorsement effective date.

Reporting Reinstatements. The Statement of Unsafe Driver Points must be delivered to the policyholder within forty-five (45) calendar days of the reinstatement effective date.

Reporting Reinquiries. If a reinquiry results in any change to the Safe Driver Insurance Plan Premium Adjustment or Safe Driver Credit that is applied to any vehicle, the Statement of Unsafe Driver Points must be delivered to the policyholder at the same time as the invoice.

Restriction. An insurer may not assess the policyholder a fee or service charge of any kind for producing or mailing the Statement of Unsafe Driver Points.

Optional Data. The insurer may print the policyholder name and mailing address or agent name and mailing address on the Statement of Unsafe Driver Points in a place which will enable the use of a window envelope.

Coverage Selections Page

Each insurer must show the result of applying any Safe Driver Credit and any Safe Driver Insurance Plan Premium Adjustment on the Coverage Selections Page sent to the policyholder. Procedures for applying the Safe Driver Credits and Safe Driver Insurance Plan Premium Adjustments are contained in the Safe Driver Insurance Plan Regulation 211 CMR 92.11 and 92.13. This Appendix contains the Coverage Selections Page format approved by the Commissioner of Insurance.

Reporting New Policies. A Coverage Selections Page which shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days of issuing the policy. If the first Coverage Selections Page sent to the policyholder for a new policy does not show this result, an asterisk (*) or a code letter must be printed in

Coverage Selections Page *(continued)*

the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

Reporting Renewal Policies. The first Coverage Selections Page sent to the policyholder must show the result of applying any Safe Driver Insurance Plan surcharge or credit unless the Merit Rating Board has responded to a policy inquiry sent thirty (30) days or more before the policy effective date that the operator information for one or more listed operators matches no record in the Registry of Motor Vehicles Driver License File. If the first Coverage Selections Page sent to the policyholder for a renewal policy does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

WE HAVE BEEN UNABLE TO OBTAIN SAFE DRIVER INSURANCE PLAN INFORMATION. THE LICENSE NUMBER, SURNAME AND DATE OF BIRTH FOR AT LEAST ONE OPERATOR MATCHES NO RECORD IN THE REGISTRY OF MOTOR VEHICLES DRIVER LICENSE FILE.

Insurers must not use the message shown in the paragraphs for reporting new policies, endorsements and reinstatements for any renewal policy.

Reporting Endorsements to Change Listed Operators. A Coverage Selections Page which shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the endorsement effective date. If a Coverage Selections Page sent to the policyholder for an endorsement to change listed operators does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

Reporting Endorsements to Add Property Damage Liability Coverage. A Coverage Selections Page which shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the endorsement effective date. If

Coverage Selections Page *(continued)*

a Coverage Selections Page sent to the policyholder for an endorsement to add property damage liability coverage does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

Reporting Reinstatements. A Coverage Selections Page which shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within forty-five (45) calendar days after the endorsement effective date. If a Coverage Selections Page sent to the policyholder for an endorsement to add property damage liability coverage does not show this result, an asterisk (*) or a code letter must be printed in the "free form" field, and the following message must be printed on the front or back of the Coverage Selections Page or on a paper attachment to the Coverage Selections Page:

IF A SAFE DRIVER INSURANCE PLAN SURCHARGE OR CREDIT IS APPLICABLE TO YOUR POLICY, YOU WILL RECEIVE THE SURCHARGE BILL OR NOTICE OF CREDIT AT A LATER DATE.

Reporting Reinquiries. A Coverage Selections Page which shows the result of applying any Safe Driver Insurance Plan surcharge or credit must be sent to the policyholder within thirty (30) days of the MRB Response Record process date if the application of these Operator Points results in a change in the Safe Driver Insurance Plan surcharge or credit.

Statement of Unsafe Driver Points Format

STATEMENT OF UNSAFE DRIVER POINTS MM-DD-YY
(1)

DEAR POLICYHOLDER:

THIS STATEMENT IS AN ITEMIZATION OF THE POINTS ASSIGNED UNDER THE SAFE DRIVER INSURANCE PLAN THAT RESULTED IN ANY PREMIUM ADJUSTMENT AMOUNT ON YOUR COVERAGE SELECTIONS PAGE OR INVOICE. AS REQUIRED BY LAW,
(2) REQUESTED THIS INFORMATION FOR THE DRIVER(S) OF THE CAR(S) COVERED BY THE FOLLOWING POLICY:

POLICY NUMBER (3)
EFFECTIVE DATE ___-___-___(4) EXPIRATION DATE ___-___-___(5)
(__(6)__, _(7)_, ___-(8)-___, _(9)_, _(10)_, __(11)_)

THE MASSACHUSETTS MERIT RATING BOARD RESPONDED WITH THE INFORMATION SHOWN BELOW. EACH DRIVER IS IDENTIFIED BY HIS OR HER DRIVER LICENSE NUMBER, LICENSE STATE, NAME AND DATE OF BIRTH AND THE TOTAL NUMBER OF UNSAFE DRIVER POINTS FOR THAT DRIVER (OPERATOR POINTS). THIS IDENTIFYING INFORMATION IS THEN FOLLOWED EITHER BY THE WORDS -NO SURCHARGES ON FILE- OR, IF THE DRIVER HAS ONE OR MORE SURCHARGES, AN ABBREVIATED DESCRIPTION FOR THE TYPE OF SURCHARGE, THE INCIDENT AND SURCHARGE DATES, AND THE POINTS BEING ASSIGNED.

OPERATOR POINTS. THE TOTAL NUMBER OF POINTS FOR ALL SURCHARGES LISTED ON THIS STATEMENT FOR THIS OPERATOR; OR "CE" FOR AN EXCELLENT DRIVER AWARD, "C4" FOR A 4-YEAR CREDIT OR "C3" FOR A 3-YEAR CREDIT.
INCIDENT DATE. THE DATE OF THE TRAFFIC LAW VIOLATION OR THE AT-FAULT ACCIDENT.
SURCHARGE DATE. THE DATE OF CONVICTION (OR ASSIGNMENT TO AN ALCOHOL EDUCATION PROGRAM) OR THE DATE OF NOTICE ON THE SURCHARGE NOTICE.
POINTS. THE NUMBER OF POINTS APPLIED FOR THIS INCIDENT.
AN EXPLANATION OF HOW THE POINTS ARE APPLIED IS CONTAINED IN THE AUTOMOBILE INSURANCE BUYER'S GUIDE THAT CAME WITH YOUR POLICY.

OPERATOR INFORMATION					SURCHARGE INFORMATION			
LICENSE NUMBER	ST	NAME	DATE OF BIRTH	OPER POINTS	TYPE	INCIDENT DATE	SURCHRGE DATE	P T
(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)

OR 21

Statement of Unsafe Driver Points Data Definitions

Field Number	
1	**Date Produced.**
2	**Policy Information: Insurance Company Name.**
3	**Policy Information: Policy Number.**
4	**Policy Information: Policy Effective Date.**
5	**Policy Information: Policy Expiration Date.**
6	**Policy Information: Company Code.**
7	**Policy Information: Transaction Inquiry Type.**
8	**Policy Information: Transaction Effective Date.**
9	**Policy Information: Coverage Code.**
10	**Policy Information: Market Indicator.**
11	**Policy Information: Premium Town.**
12	**Operator Information: License Number.**
13	**Operator Information: St.**
14	**Operator Information: Name.**
15	**Operator Information: Date of Birth.**
16	**OPER POINTS.**
17	**Surchargeable Incident Information: TYPE.**
18	**Surchargeable Incident Information: INCIDENT DATE.**
19	**Surchargeable Incident Information: SURCHRGE DATE.**
20	**Surchargeable Incident Information: PT.**
21	Explanatory Message when the operator has no surchargeable incident reported on the Response Record: **NO SURCHARGES ON FILE.** This message should be printed beside the operator information of an operator when the Operator Points = CE and the operator has no surchargeable incident reported on the Response Record. **NO VALID MA LICENSE.** This message should be printed beside the operator information of an operator when the Operator Points = 00 and the operator has no surchargeable incident reported on the Response Record.

COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy

This policy is issued By

ITEM 1 This policy is issued To

Massachusetts Personal Automobile
Policy Number

Agent

ITEM 2 This policy is effective from To (12:01 A.M. Eastern Standard Time)

ITEM 3 Description of your Auto

Auto	Auto

ITEM 4 This policy provides only the coverages for which a premium charge is shown

COVERAGES Parts 1-12	AUTO		PREMIUM		AUTO		PREMIUM	
COMPULSORY INSURANCE	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED
1 Bodily Injury To Others	$ 10 000 / $ 20 000	None			$ 10 000 / $ 20 000	None		
2 Personal Injury Protection	$ 8,000				$ 8,000			
3 Bodily Injury Caused By An Uninsured Auto	$ / $	None			$ / $	None		
4 Damage To Someone Else's Property	$	None			$	None		
OPTIONAL INSURANCE								
5 Optional Bodily Injury To Others	$ / $	None			$ / $	None		
6 Medical Payments	$	None			$	None		
7 Collision	Actual Cash Value	$			Actual Cash Value	$		
8 Limited Collision	Actual Cash Value	$			Actual Cash Value	$		
9 Comprehensive	Actual Cash Value	$			Actual Cash Value	$		
10 Substitute Transportation	Up to $15 a day, maximum $450	None			Up to $15 a day maximum $450	None		
11 Towing And Labor	Up to $25 for each occurrence	None			Up to $25 for each occurrence	None		
12 Bodily Injury Caused By An Underinsured Auto	$ / $	None			$ / $	None		
OTHER COVERAGES								
SAFE DRIVER INSURANCE PLAN	CREDIT				CREDIT			
	UNSAFE DRIVER POINT(S) SURCHARGE				UNSAFE DRIVER POINT(S) SURCHARGE			
	TOTAL PREMIUM FOR AUTO				TOTAL PREMIUM FOR AUTO			

Identification Numbers of Endorsements Forming a Part Of This Policy

ITEM 5 Place of Principal Garaging

Auto	Auto	TOTAL PREMIUM

Annual Mileage Discount
Auto Auto
Anti-Theft Discount
Auto Auto

25% Discount applied to all coverages for Age 65 and Older
Auto Auto

ITEM 6 Secured Lender

Auto

Any premium shown for parts 7, 8 or 9 includes your extra cost if you selected any deductible which is less than the standard $500. That extra cost is

Your failure to list a household member may have very serious consequences. We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy; payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require the payment of an Unsafe Driver Point Surcharge on your policy under the Safe Driver Insurance Plan.

DRIVER INFORMATION - Check carefully that all Operators of your Auto(s) are shown below.

AUTO 1	AUTO 2	OPERATOR NAME	DATE OF BIRTH Mo. Day Yr.	LICENSE NUMBER	Lic. State

Countersigned by _____
Authorized Signature Agent

Appendix M
DETERMINING AN OPERATOR'S UNSAFE DRIVER POINTS (POLICIES EFFECTIVE BEFORE 1990)

Operator Credit Eligible

The Safe Driver Insurance Plan for 1989 provides an Excellent Driver Award or 5-Year Credit, a 4-Year Credit and a 3-Year Credit which apply only to operators who have a valid Massachusetts driver's license. If the operator has no surchargeable incidents within the experience period (5-years), the Merit Rating Board sets the Operator Unsafe Driver Points = CE which means Excellent Driver Award or 5-Year Credit. If the operator has no surchargeable incidents within the 4-year period immediately preceding the policy effective date, the Merit Rating Board sets the Operator Unsafe Driver Points = C4 which means 4-Year Credit and reports the surchargeable incidents which prevent the operator from receiving a 5-Year Credit with Incident Points = 0. If the operator has no surchargeable incidents within the 3-year period immediately preceding the policy effective date, the Merit Rating Board sets the Operator Unsafe Driver Points = C3 which means 3-Year Credit and reports the surchargeable incidents which prevent the operator from receiving a 4-Year Credit with Incident Points = 0. *Exception: An operator with Operator Unsafe Driver Points = CE or C4 or C3 is not credit eligible if that operator is assigned to a vehicle rated as Class 20 or Class 25.*

The following procedure applies to policies effective before 01-01-89:
If the operator has no surchargeable incidents on his driving history record that are within the experience period (3 years) of the inquiring policy, and the operator has a valid Massachusetts driver's license; the Merit Rating Board sets the Operator Unsafe Driver Points to CE which means credit eligible. *Exception: An operator with Operator Unsafe Driver Points = CE is not credit eligible if that operator is assigned to a vehicle rated as Class 20 or Class 25.*

Operator Not Credit Eligible: No Valid Massachusetts License

If the operator has no surchargeable incidents on his driving history record that are within the experience period of the inquiring policy, but the operator does not have a valid Massachusetts driver's license; the Merit Rating Board sets the Operator Unsafe Driver Points to 00.

Operator Not Credit Eligible: Surchargeable Incidents

Safe Driver Insurance Plan for 1989: If the operator has surchargeable incidents on his driving history record within the experience period (5 years) of the inquiring policy, the Merit Rating Board sets Operator Unsafe Driver Points equal to the sum of the points for each surchargeable incident. If the sum of the points for each surchargeable incident is greater than 09, the Merit Rating Board sets the Operator Unsafe Driver Points equal to 09. *Exception: Any surchargeable incident that is in the experience period (5 years) but that is three (3) years or more before the policy effective date will be assigned 0 Unsafe Driver Points.*

The following procedure applies to policies effective before 01-01-89:
If the operator has surchargeable incidents on his driving history record that are within the experience period (3 years) of the inquiring policy, the Merit Rating Board sets the Operator Unsafe Driver Points equal to the sum of the points for each surchargeable incident. If the sum is greater than 09, the Merit Rating Board sets the Operator Unsafe Driver Points equal to 09.

Experience Period

Safe Driver Insurance Plan for 1989: The experience period for an operator listed on a policy is the five (5) years prior to the inquiring policy effective date. A surchargeable incident on an operator's driving history record is within the experience period of an inquiring policy if and only if the surcharge date of the incident is before the policy effective date and later than the beginning date of the experience period. The beginning date of the experience period is determined by subtracting five (5) from the year of the policy effective date.

The following procedure applies to policies effective before 01-01-89:
The experience period for an operator listed on a policy is the three (3) years prior to the inquiring policy effective date. A surchargeable incident on an operator's driving history record is within the experience period of an inquiring policy if and only if the surcharge date of the incident is before the policy effective date and later than the beginning date of the experience period. The beginning date of the experience period is determined by subtracting three (3) from the year of the policy effective date.

Surchargeable Incident

A surchargeable incident is a traffic law violation or an at-fault accident.

A traffic law violation is surchargeable if the traffic law violation is included in the list of surchargeable traffic law violations approved by the Commissioner of Insurance in the Safe Driver Insurance Plan Regulation 211 CMR 92.00 Appendix A, whenever the person cited paid a fine, was

Surchargeable Incident *(continued)*

found guilty or responsible by the court, or was assigned by the court to an alcohol education program.

An at-fault accident is surchargeable if the involved operator is determined by the insurance company to be at-fault as defined in the Safe Driver Insurance Plan regulation, and the loss amount for property damage liability claims or for collision claims is equal to or greater than the minimum surchargeable amount. The minimum surchargeable amount was $51 for an incident with incident date before 01-01-84; and $201 for an incident with incident date on or after 01-01-84.

Points Assigned to Each Surchargeable Incident

Safe Driver Insurance Plan for 1989: For an incident within the 5-year experience period that is three (3) years or more before the policy effective date, incident points are set to 0. For other incidents, points are assigned the same as for policies effective before 01-01-89.

The following procedure applies to policies effective before 01-01-89:
The number of points assigned to a surchargeable incident is equal to the maximium points reduced by aging, or reduced to zero if the incident is forgiven. The maximum number of points for each surchargeable incident type is set by the Commissioner of Insurance. The surchargeable incident types are major at-fault accident as defined in the Safe Driver Insurance Plan Section 92.10 (4) (a) and amended on 06-14-84; minor at-fault accident as defined in the Safe Driver Insurance Plan Section 92.10 (4) (b); major traffic violation and minor traffic violation as defined in the Safe Driver Insurance Plan Section 92.10 (4) (c) and (d). The maximum number of points for each incident type as most recently set by the Commissioner of Insurance is in Data Element Values for Incident Number of Points in this Appendix.

Aging a Surchargeable Incident

A surchargeable incident is aged (which means the incident points are reduced) by one (1) for each one-year period between the surcharge date and the policy effective date during which the operator had no other surchargeable incidents. Incident points cannot be reduced by aging below zero. A major traffic law violation as defined by the Safe Driver Insurance Plan Regulation 211 CMR 92.00 Appendix A cannot have points reduced by aging.

Forgiving a Surchargeable Incident

A surchargeable incident may be forgiven, which means setting incident points equal to 0 for any of the following three reasons:

1) The surchargeable incident is an at-fault accident with incident date before 01-01-84 and the operator has no other at-fault accident in the experience period of the inquiring policy and there is at least 1 year from the surcharge date of the at-fault accident to the policy effective date.

2) The surchargeable incident was paid under the Merit Rating Plan.

3) The surchargeable incident is the first traffic law violation in the experience period of the inquiring policy and is not criminal.

A surchargeable incident that is forgiven is used in determining aging.

Multiple Surcharged Incidents

If an operator has two (2) or more surchargeable incidents which resulted from the same incident, only one - the one with the highest maximum points - is used in determining the Operator Points.

Data Element Values: Incident Number of Points

Major At-Fault Accident (A claim payment of more than $1500 under either Part 4 or Part 7)	**3**
Minor At-Fault Accident (A claim payment of over $200 but not more than $1500 under either Part 4 or Part 7; or any at-fault accident which occurred under the Merit Rating Plan)	**2**
Major Traffic Law Violation (Vehicular Homicide, Driving Under the Influence, Driving to Endanger or Reckless Driving and Driving after License Revocation)	**4**
Minor Traffic Law Violations	**1**

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